

Chapter 7: Housing

Housing Costs: Owner Households

HOUSING COSTS: OWNER HOUSEHOLDS

Of all households within the City, 46% are owner occupied. Key trends related to home ownership among the City's households include:

- **Only marginal change occurred in homeownership/rental patterns in the last decade.** In 2000, across the City, owner households accounted for 46% of all households, compared to 45% in 1990. More homeowners are found outside Loop 610. Renter households account for 54% of all households and are found in larger numbers in the southwest.
- **Owner households tend to be older, while renter households tend to be younger.** In 2000, about 63% of owner householders were between 25 and 44 years, a decrease from 59% in 1990; and 42% of owner householders were between 45 and 64 years, an increase from 39% in 1990.
- **Since 1990, about 1 in 5 owner households continued to live in housing unaffordable to them.** Although a majority of households spend less than 20% of their incomes on ownership costs, about 1/5 of all owner households do not live in housing affordable to them, since they continued to spend more than 30% of their income in owner costs.
- **Since 1990, lower-income households (with incomes less than \$35,000) account for a smaller proportion of homeowners who cannot afford their homes.** In 2000, about 74% of owner households that spent more than 30% of their income on housing costs had incomes less than \$35,000, compared in 82% in 1990.
- **About 1 of 4 homeowners who could not afford their homes *did not* have a mortgage.** Of all 60,534 households that paid more than 30% of their income in housing costs, $\frac{3}{4}$ had a mortgage payment, while the remainder $\frac{1}{4}$ th did not have a mortgage payment, that is, 30% of their income was spent just on insurance and property taxes. This was the case in 1990 as well.
- **White households account for the largest proportion of all households that cannot afford their homes (59%), while Asian households account for the smallest proportion (5%).**
- **Senior households continue to account for 1/4ths of all households who cannot afford their homes.** Households headed by seniors (65+ years) who spent more than 30% of their income on

These households are scattered throughout the City.

Chapter 7: Housing

Housing Costs: Owner Households

ownership costs increased by 2,678 households.

- **Housing values increased substantially in Houston between 1990 and 2000.** The median home value increased from \$58,000 in 1990 to \$77,500 by 2000. Throughout the 1990s, houses tended to be less expensive in the eastern half of the City and more expensive in the western half of the City. During this time, the highest values for homes

Housing Value: Data is collected for owner occupied housing units, and has been compiled into five categories (1) Less than \$50,000 (2) \$50,000 to \$100,000 (3) \$100,000 to \$200,000 (4) \$200,000 to \$300,000 (5) \$300,000 and over.

Median Housing Value: The median value is the midpoint in housing value distribution. Census data is collected for values above and below that midpoint for occupied units only and includes house and lot, mobile home and lot, or condominium unit.

Median Selected Monthly Owner Costs as a Percentage of Household Income: This measure is the midpoint for the distribution of selected monthly owner costs as a percentage of household income.

Selected Monthly Owner Costs as a Percentage of Household Income: Is the ratio of selected monthly owner costs to monthly household income (total household income divided by 12). Units occupied by households reporting no income or net loss are included in the “not computed” category. This data is collected for all owner occupied units (1) With a mortgage (2) Without a Mortgage.

remained in a band extending west from Downtown to the City’s edge south of I-10 and in Kingwood and Clear Lake.

Data has been compiled into 3 categories: households with selected monthly owner costs (1) less than 20% of income, (2) between 20% to 30% of income (3) more than 30% of income.

In addition, data for households that spend more than 30% of income on selected owner costs is also described by

Household income

Data has been compiled into 5 categories: households with income (1) less than \$10,000 (2) \$10,000 to \$19,999 (3) \$20,000 to \$34,999 (4) \$35,000 to \$49,999 (5) \$50,000 or more.

Race /Hispanic Origin

Data has been compiled by race of householder (1) White (2) Black (3) Asian (4) Other and (5) Hispanic Origin

Age

Data on age of householder has been compiled into two categories (1) householder between 15 years to 64 years and (2) householder 65+ years.

Chapter 7: Housing

Housing Costs: Owner Households

SELECTED MONTHLY OWNER COSTS AS A PERCENT OF HOUSEHOLD INCOME

One of the most common measures of the affordability for home ownership is the percentage of household income spent on homeownership costs which include mortgage payments, property tax, and homeowner's

insurance. These together are referred to by the U.S. Census Bureau as "selected owner costs."

In both 1990 and 2000, the majority of owner households (almost 60%) paid less than 20% of income in selected owner costs. The remainder of the households is split almost evenly

Table 7.16

Households by Owner Costs as a Percent of Household Income

Percent of Income spent on Home Ownership Costs	Households		% of total	
	2000	1990	2000	1990
Less than 20%	172,859	150,675	58.5%	57.3%
20% - 30%	57,905	56,997	19.6%	21.7%
30% or more	60,096	52,059	20.3%	19.8%
Percent not computed*	4,674	3,405	1.6%	1.3%
All Owner Households	295,534	263,136	100.0%	100.0%

Households by Owner Costs as a Percent of Household Income

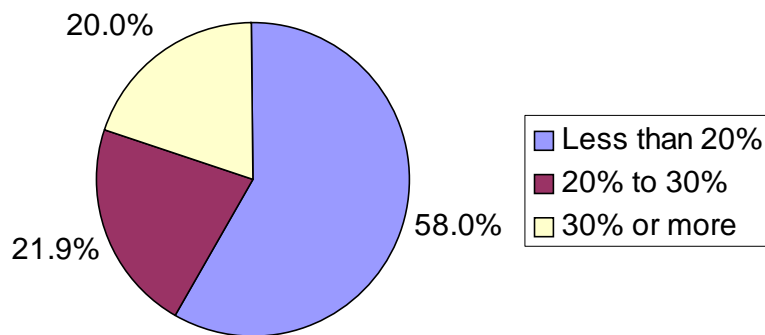
Percent of Income spent on Home Ownership Costs	Households		#	%
	2000	1990	change	change
Less than 20%	172,859	150,675	22,184	14.7%
20% - 30%	230,764	207,672	23,092	11.1%
30% or more	64,770	55,464	9,306	16.8%
Percent not computed*	4,674	3,405	1,269	37.3%
All Owner Households	473,067	417,216	55,851	13.4%

*"Not Computed" category includes occupied housing units reporting no income or a net loss in 1999.

Chapter 7: Housing

Housing Costs: Owner Households

Figure 7.19
Median Owner Costs as a Percent of
Household Income: 2000



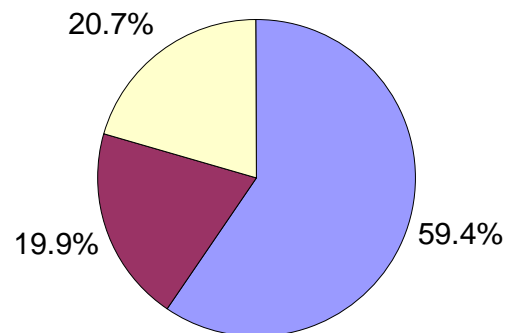
between those paying between 20% and 30% and those paying 30% or more.

Selected Monthly Costs Less than 20% of Household Income

In both 1990 and 2000, of all owner households in the City, about 60% paid less than 20% of household income towards selected owner costs. During this time, owner households in this category increased by 14.7%.

Super Neighborhoods with the highest concentrations of households with costs less than 20% tend to be east of Downtown and inside Loop 610 or outside Loop 610 to the west. Lazy Brook/ Timbergrove, Second Ward and Eldorado/ Oates Prairie, all areas with fairly inexpensive housing, have the highest concentration in the City with over 70% of owner households in this category.

Figure 7.20
Median Owner Costs as a Percent of
Household Income: 1990



Both in 1990 and 2000, Super Neighborhoods with larger numbers of households paying less than 20% of income for housing were primarily in the western half of the City. In 2000, Kingwood, Clear Lake and Alief had the most households in this category, each with over 7,000 such households. In 1990, Oak Forest/ Garden Oaks, Memorial, and Alief had the largest numbers, each with just over 6,000 households paying less than 20% of income towards selected monthly costs.

Selected Monthly Costs Between 20% - 30% of Household Income

Of all owner households in the City, 19.6% pay between 20% and 30% of household income towards selected monthly housing costs. This is down slightly from 1990's figure of 21.7% in this category. Despite the percentage dropping, between 1990 and 2000 the number of owner households in this category increased by 11.1%.

Chapter 7: Housing

Housing Costs: Owner Households

In 1990 Westwood stood out as the only Super Neighborhood with more than 40% of owner households in this category. Super Neighborhoods at the outer edges of the City tended to have higher concentrations (20% to 40% of owners). In contrast, less than 3% of owner households in South Main and Medical Center Super Neighborhoods fell in this category in 1990. Concentrations of households in this category fell somewhat between 1990 and 2000, especially to the western edges of the City but no strong spatial patterns are evident. In 2000, Willowbrook stood out as the only Super Neighborhood with over 80% of owner occupants spending between 20% and 30% of income on selected owner costs.

As with the previous category (0% - 20%), Kingwood, Clear Lake, and Alief have the most homeowners with ownership costs between 20% and 30% of income with more than 3,000 households in each.

Selected Monthly Costs of 30% or more of Household Income

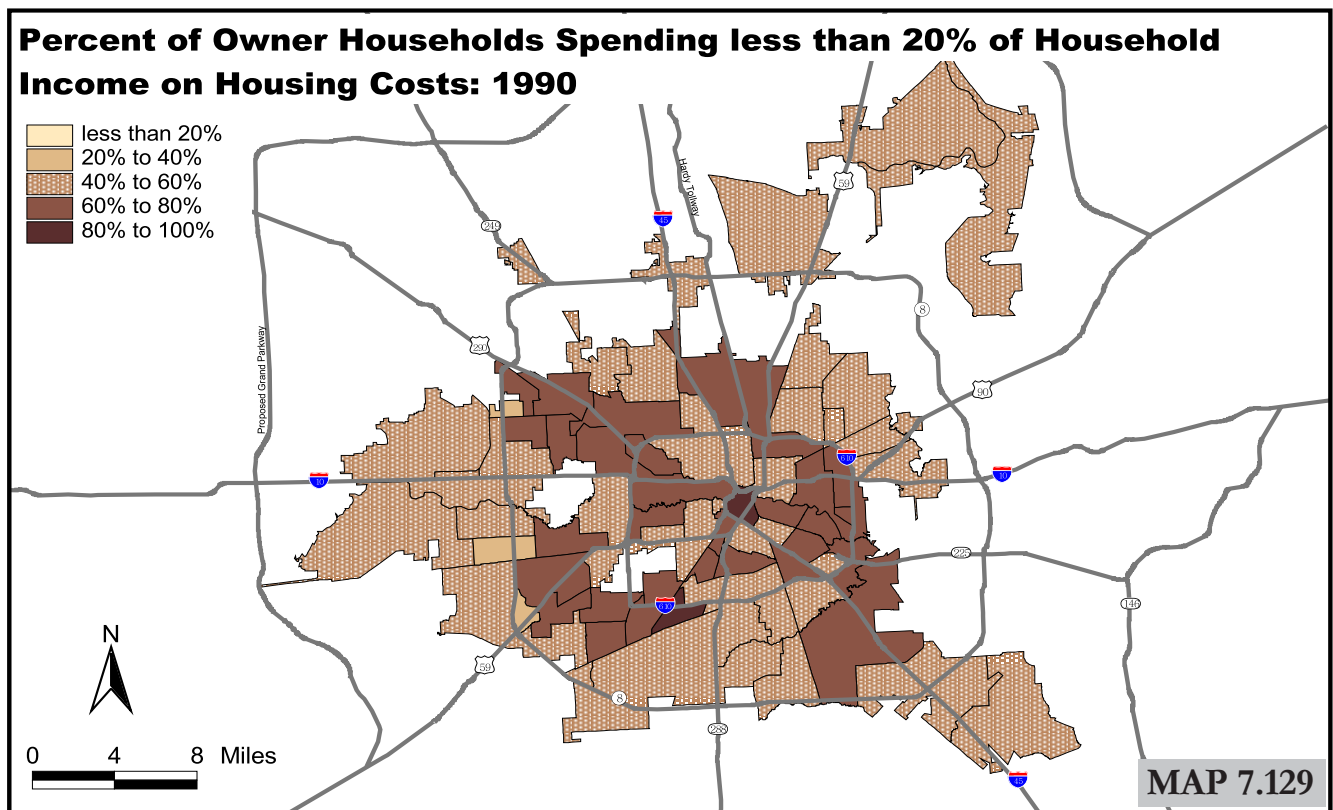
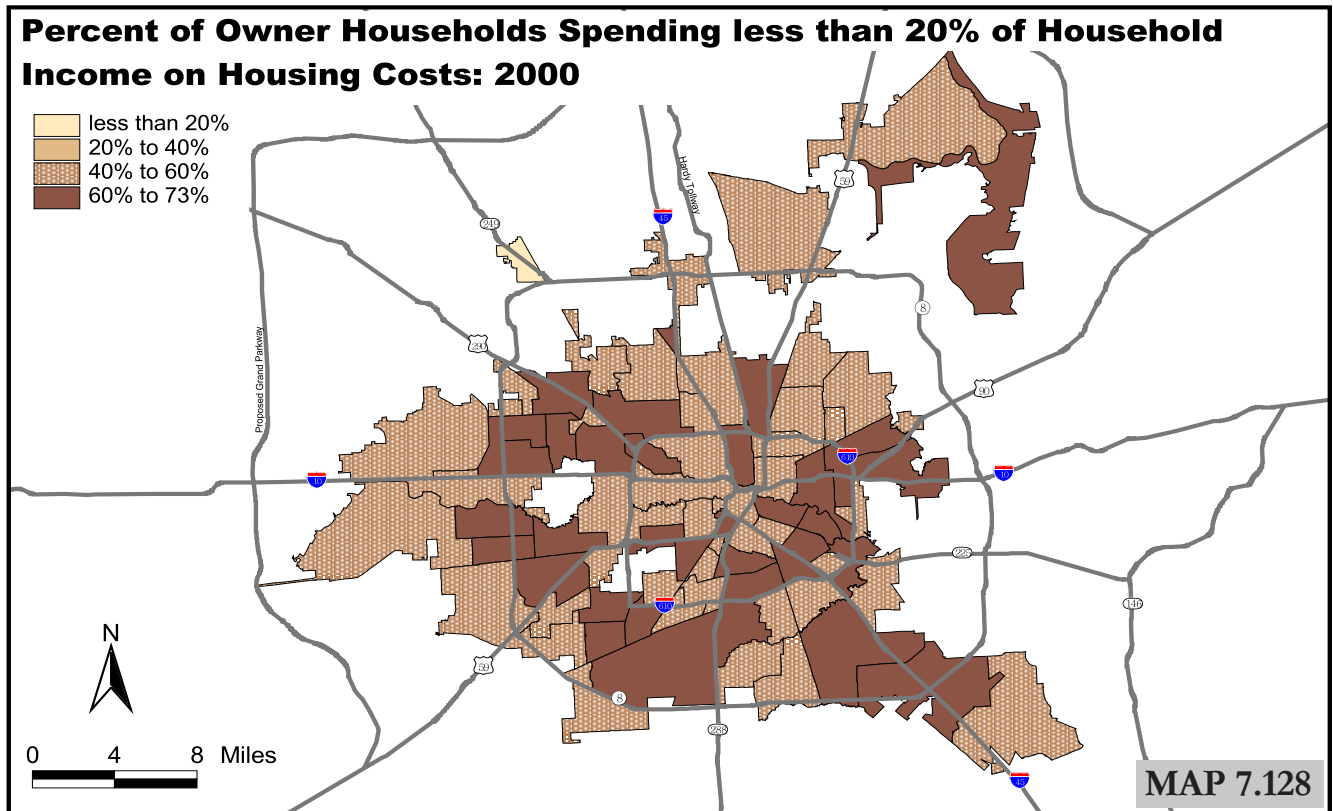
The number of owner households spending more than 30% of income on selected owner costs increased slightly from 1990 to 2000 (19.8% to 20.3%). During this time the number of households in this category increased by 16.8% - more than any other category.

In 1990, many Super Neighborhoods to the south of Downtown and northeast of Downtown had higher concentrations (20 to 40% of owners) paying more than 30% of income to housing costs. Little had changed in these largely lower-income areas by 2000. However in 2000, more neighborhoods to the west outside Beltway 8 and inside Loop 610 had concentrations above 20% in this category.

In 1990 Alief, Kingwood and Memorial had the largest numbers of owners paying more than 30% of income towards selected costs – between 1,700 and 2,200. These Super Neighborhoods added homeowners in this category and continued to have the most in the City in 2000 – between 2,200 and 3,200.

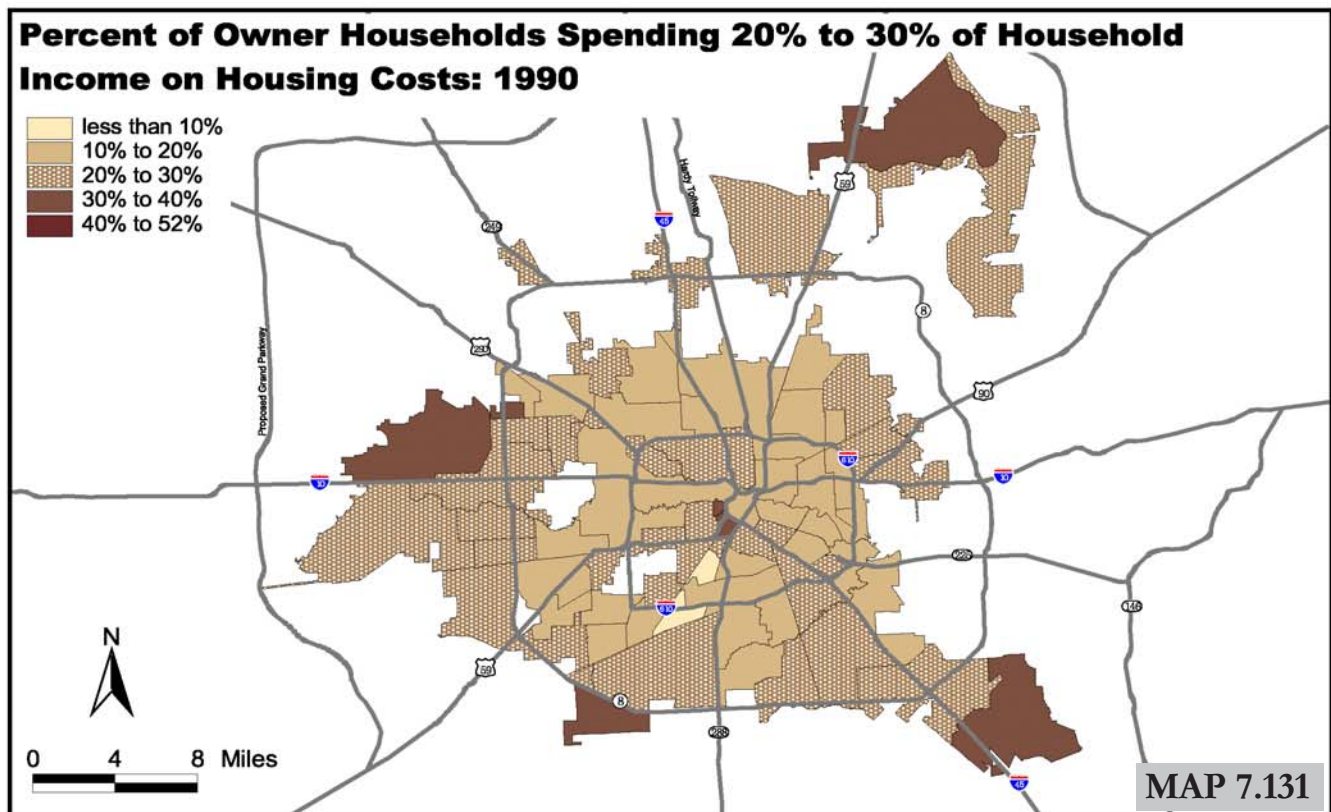
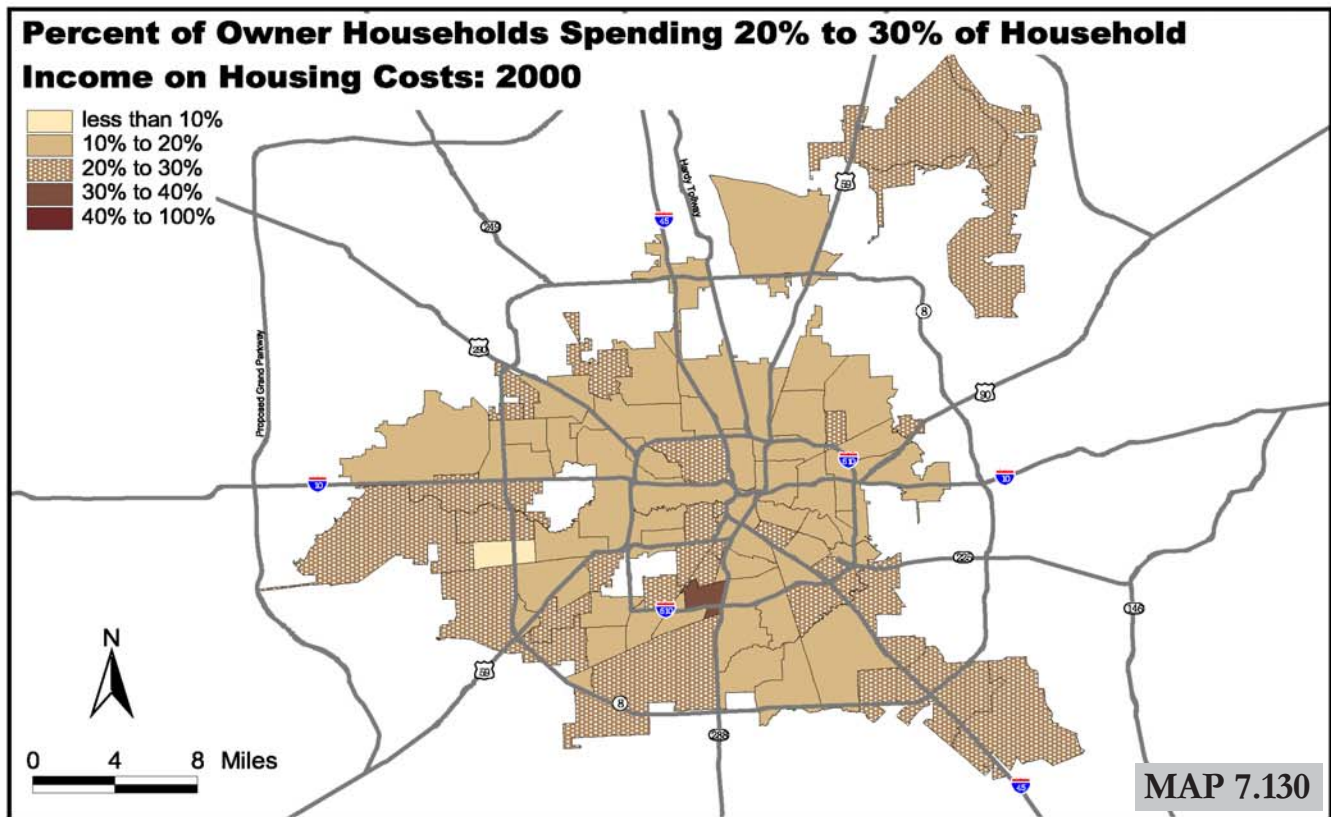
Chapter 7: Housing

Housing Costs: Owner Households



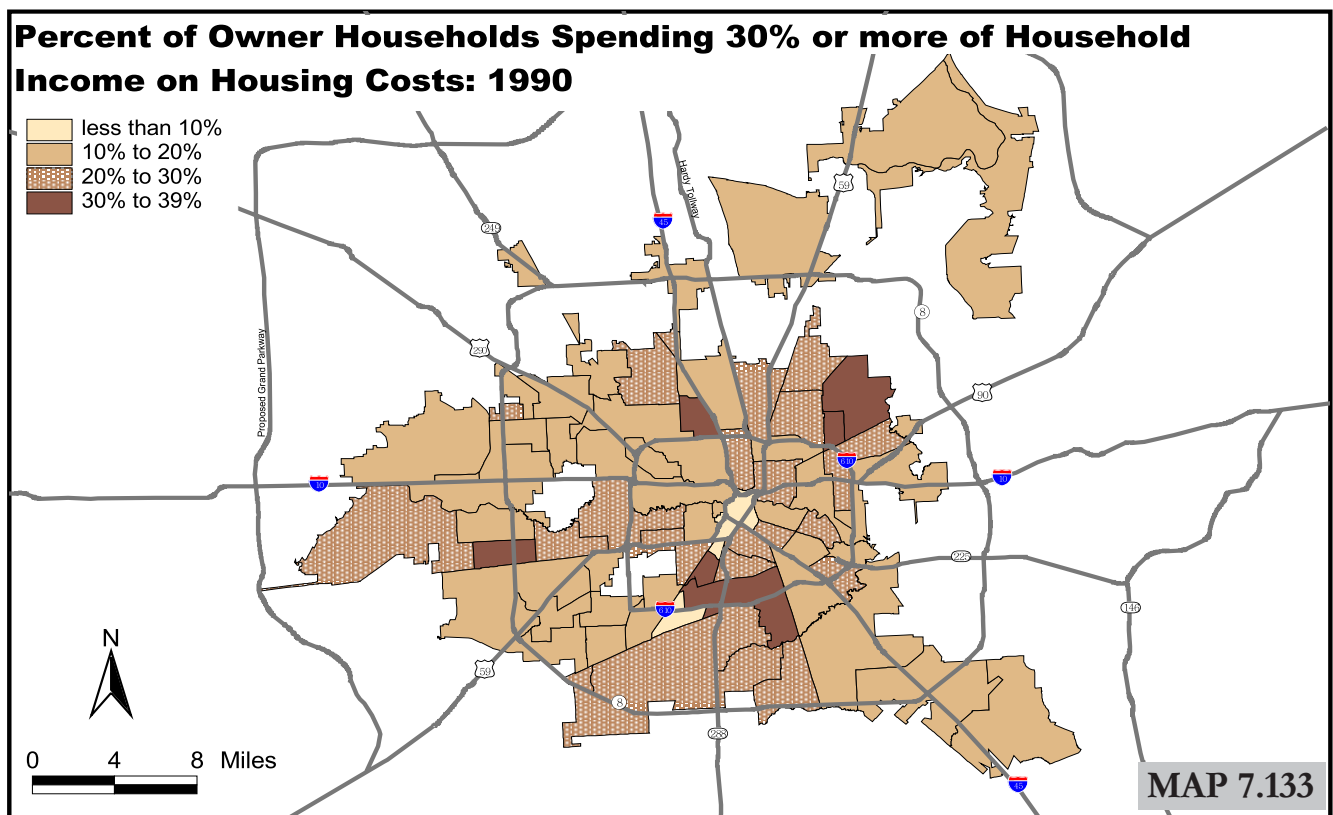
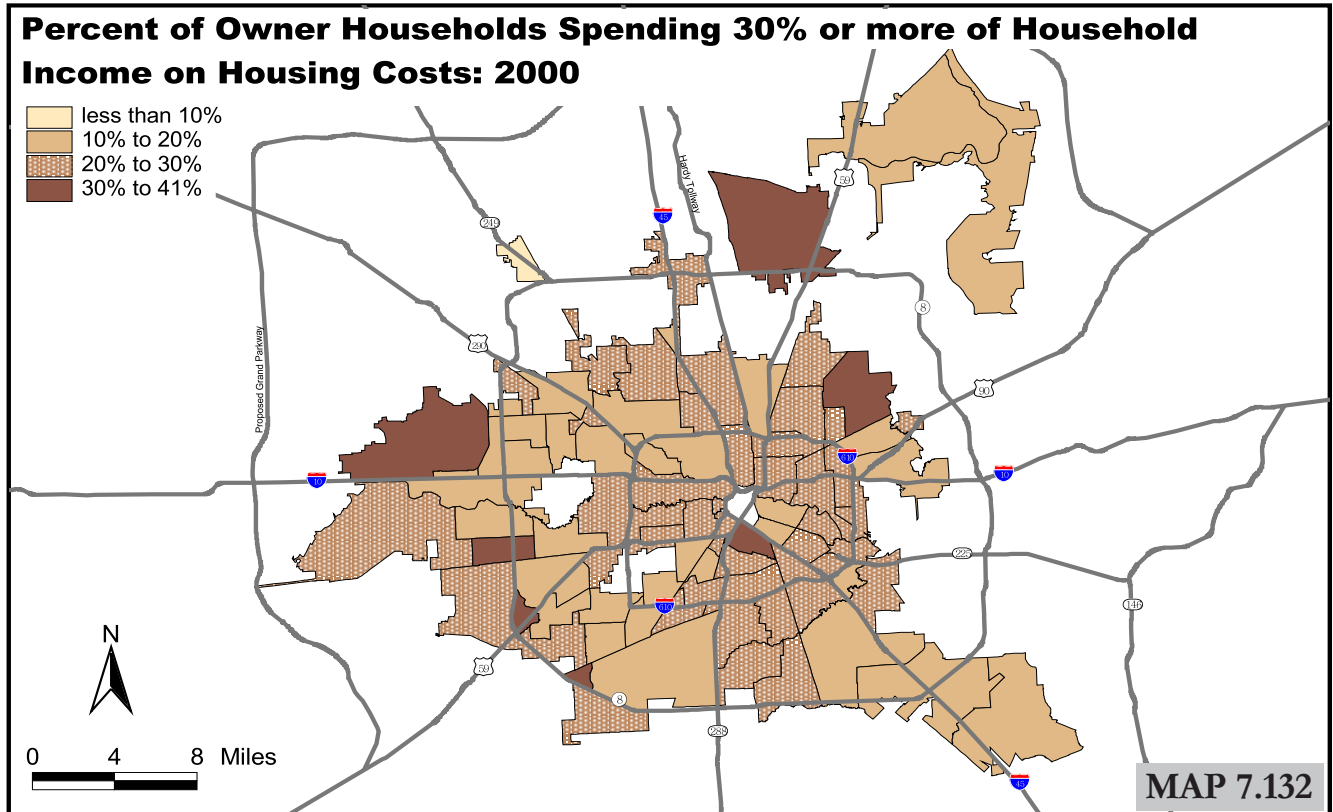
Chapter 7: Housing

Housing Costs: Owner Households



Chapter 7: Housing

Housing Costs: Owner Households



Chapter 7: Housing

Housing Costs: Owner Households

HOUSEHOLDS WITH OWNER COSTS MORE THAN 30% OF INCOME

In 2000, there were just over 60,000 households in Houston paying more than 30% of their income towards homeownership costs, an increase of about 8,000 households since 1990. Although the percentage of households with income under \$10,000 that pay over 30% in owner costs dropped substantially, in all the other income categories, the percentage rose.

In the lowest income categories, especially below \$10,000, households with mortgages,

taxes, etc. that represent more than 30% of income are primarily concentrated in the northern and southern portions of the City, outside Loop 610. As income increases through the categories, areas of concentration tend to be spread throughout the City. However, in the highest income category (\$50,000+), many households spending over 30% of their income on housing are found in a narrow wedge extending west of Downtown and in Kingwood and Clear Lake.

Table 7.17

Households paying over 30% of Income to Owner Costs

	Households		Percent of Total	
	2000	1990	2000	1990
All Households	60,093	52,061	100.0%	100.0%
Household Income less than \$10,000	13,370	18,720	22.2%	36.0%
Household Income \$10,000 - \$19,999	14,938	12,848	24.9%	24.7%
Household Income \$20,000 - \$34,999	16,356	11,337	27.2%	21.8%
Household Income \$35,000 - \$49,999	7,307	4,757	12.2%	9.1%
Household Income more than \$50,000	8,122	4,399	13.5%	8.4%

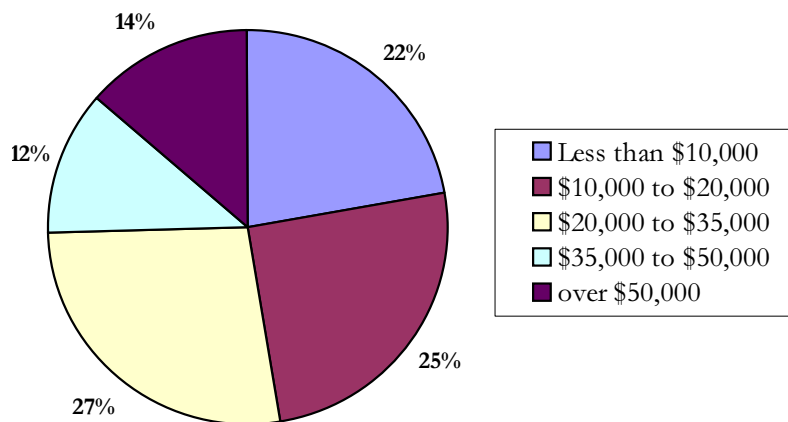
Change in Households paying over 30% of Income to Owner Costs

	Households		#	%
	2000	1990	change	change
All Households	60,093	52,061	8,032	15.4%
Household Income less than \$10,000	13,370	18,720	(5,350)	-28.6%
Household Income \$10,000 - \$19,999	14,938	12,848	2,090	16.3%
Household Income \$20,000 - \$34,999	16,356	11,337	5,019	44.3%
Household Income \$35,000 - \$49,999	7,307	4,757	2,550	53.6%
Household Income more than \$50,000	8,122	4,399	3,723	84.6%

Chapter 7: Housing

Housing Costs: Owner Households

Figure 7.21
Households With Owner Costs More than 30% of Income by Household Income: 2000



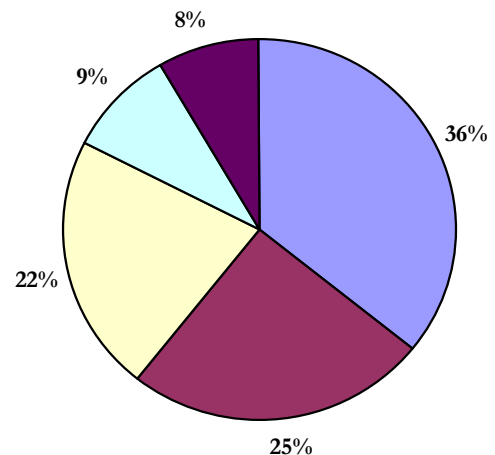
Household Income Less than \$10,000 – Paying More than 30% of Income for Owner Costs

Areas of especially large numbers of homeowners earning less than \$10,000 and paying more than 30% of income towards housing costs are found in the northern and southern parts of the City, predominately outside Loop 610. Overall, in 2000, the number of households was lower than in 1990, but the same Super Neighborhoods showed large numbers of such households in this category: Acres Homes, East Little York/Homestead, Trinity/Houston Gardens and South Park.

Household Income \$10,000 - \$19,999 – Paying More than 30% of Income for Owner Costs

In 2000, the most households earning between \$10,000 and \$19,999 and paying 30% or more

Figure 7.22
Households With Owner Costs More than 30% of Income by Household Income: 1990



of income towards housing costs were found in Alief Super Neighborhood with the next highest numbers in Northside/Northline, Central Southwest and South Park. In 1990, these same Super neighborhoods, along with East Little York/Homestead, also had large numbers of households in this income category paying more than 30% of their income in homeownership costs.

Super Neighborhoods with high concentrations in this category are found in roughly the same locations as those with large numbers in the previous income category (\$10,000 to \$19,999), the north and south sides of the City, outside Loop 610. In 2000, concentrations of households in this category were seen in the southwest outside Beltway 8.

Chapter 7: Housing

Housing Costs: Owner Households

Household Income \$20,000 - \$34,999 – Paying More than 30% of Income for Owner Costs

For households with incomes \$20,000 to \$34,999 and paying 30% or more of income towards housing costs, large numbers were found in 2000 in Alief and Fort Bend Houston, as well as scattered across the extreme western, northeastern, and southeastern parts of the City. This was also roughly the same pattern exhibited in 1990 for this category.

Household Income \$35,000 - \$49,999 – Paying More than 30% of Income for Owner Costs

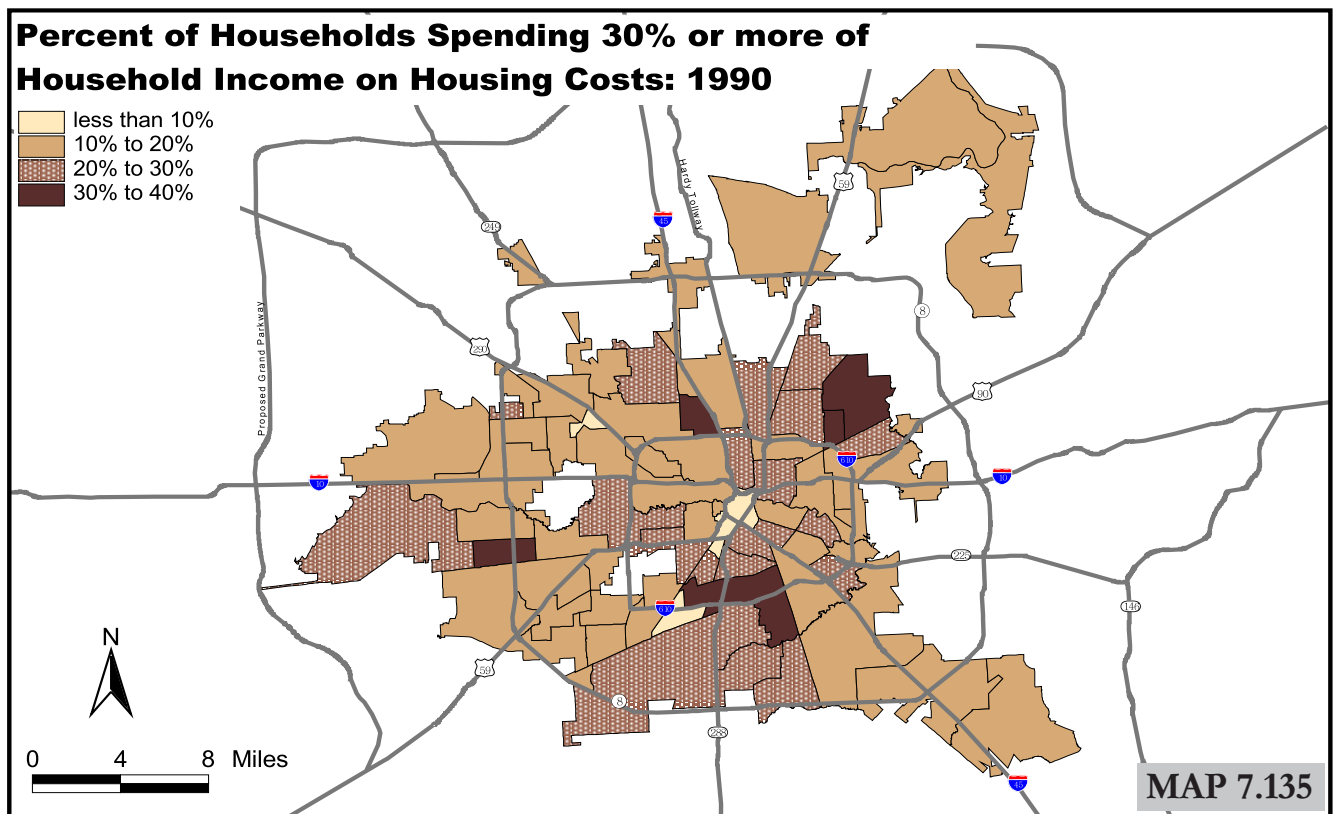
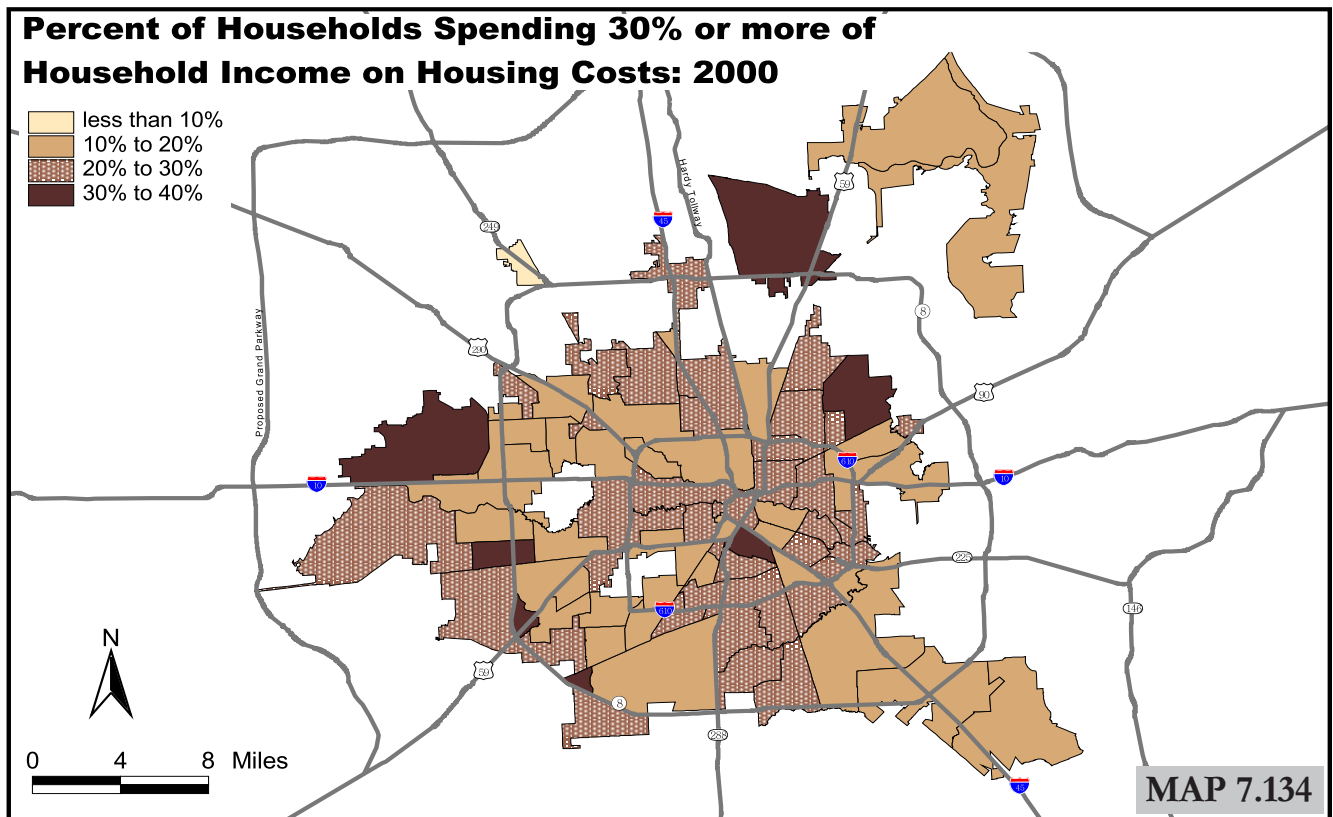
Households making between \$35,000 and \$49,999 that paid over 30% of the income in owner costs were found in virtually the same locations as those in the income category just below. Large numbers are found in the southwest outside Beltway 8, as well as in Kingwood and Clear Lake. This geographic distribution was roughly the same in 2000 as it was in 1990.

Household Income \$50,000 or more – Paying More than 30% of Income for Owner Costs

Despite incomes above the 2000 citywide median (\$36,616), there are still many households that earn over \$50,000 and pay more than 30% of their income towards homeownership costs. In 2000, large numbers in this category were found in Greater Uptown, Memorial and Kingwood, all Super Neighborhoods with high housing values, as well as in other affluent areas in the west and southwest. In 1990, the distribution was similar, although the absolute numbers in the category were much smaller.

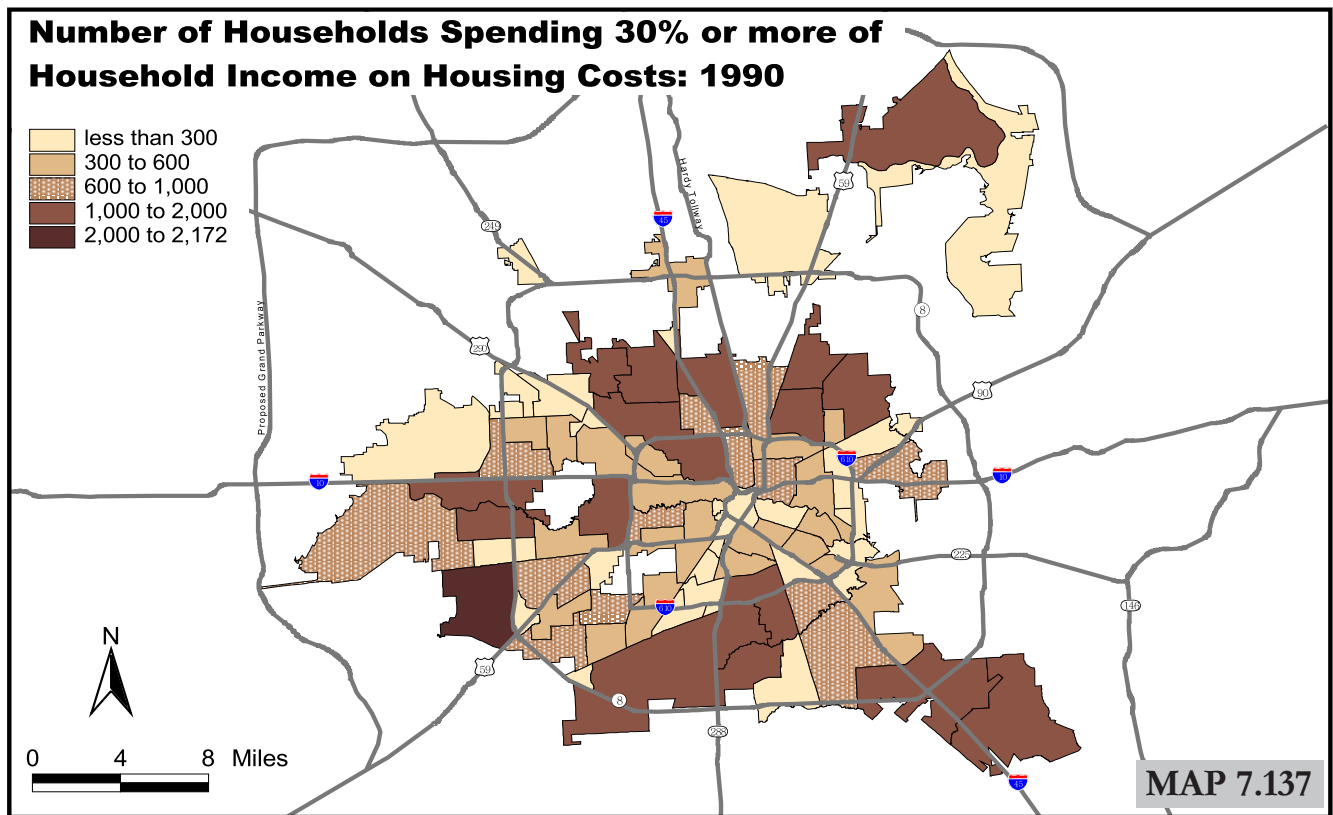
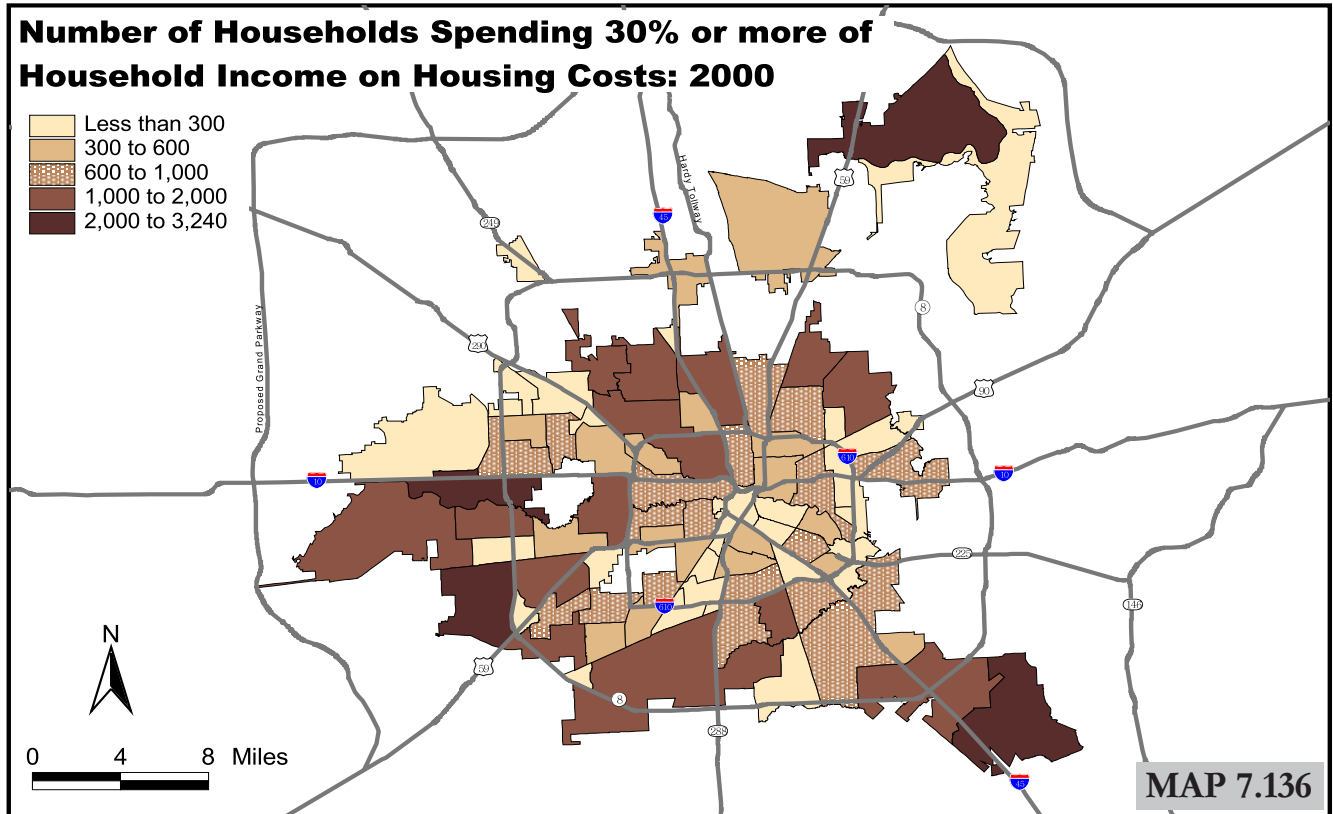
Chapter 7: Housing

Housing Costs: Owner Households



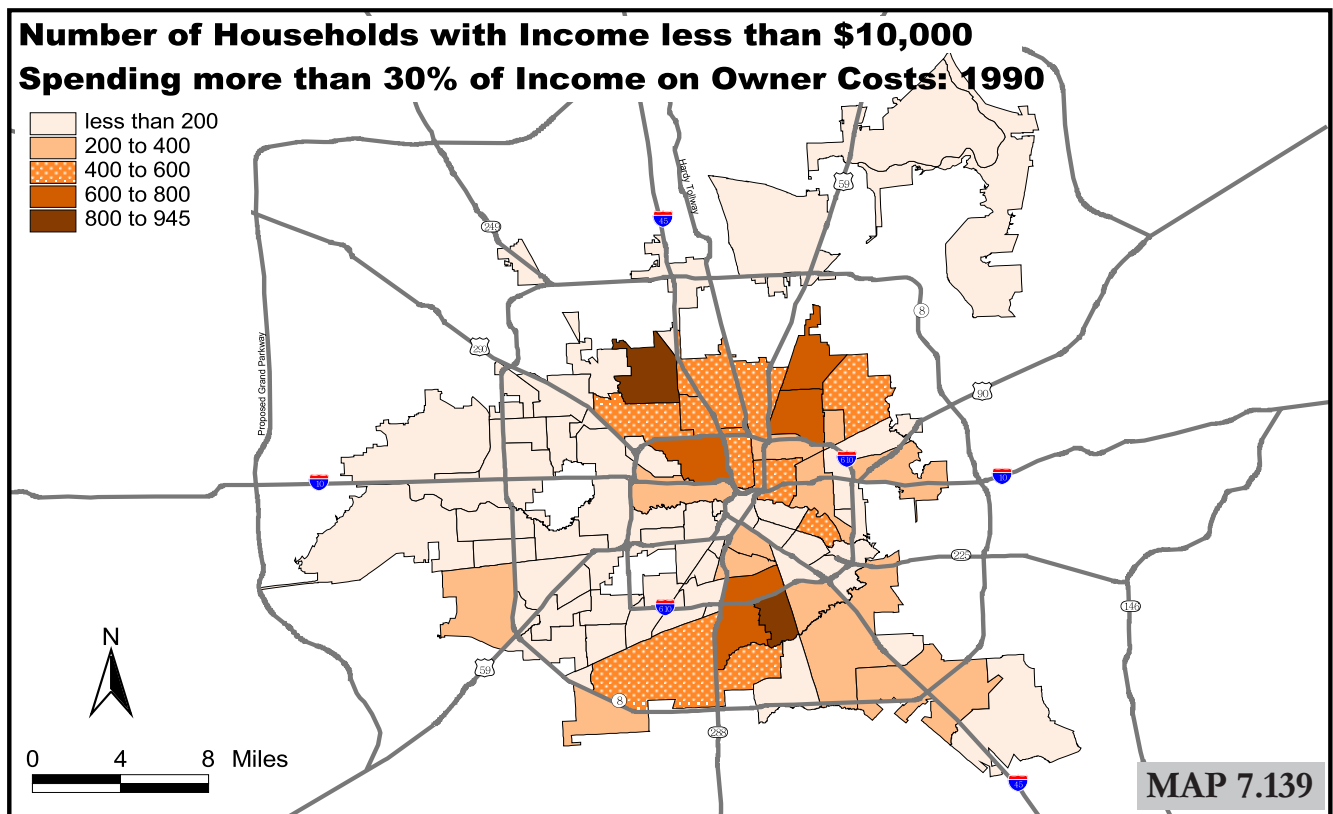
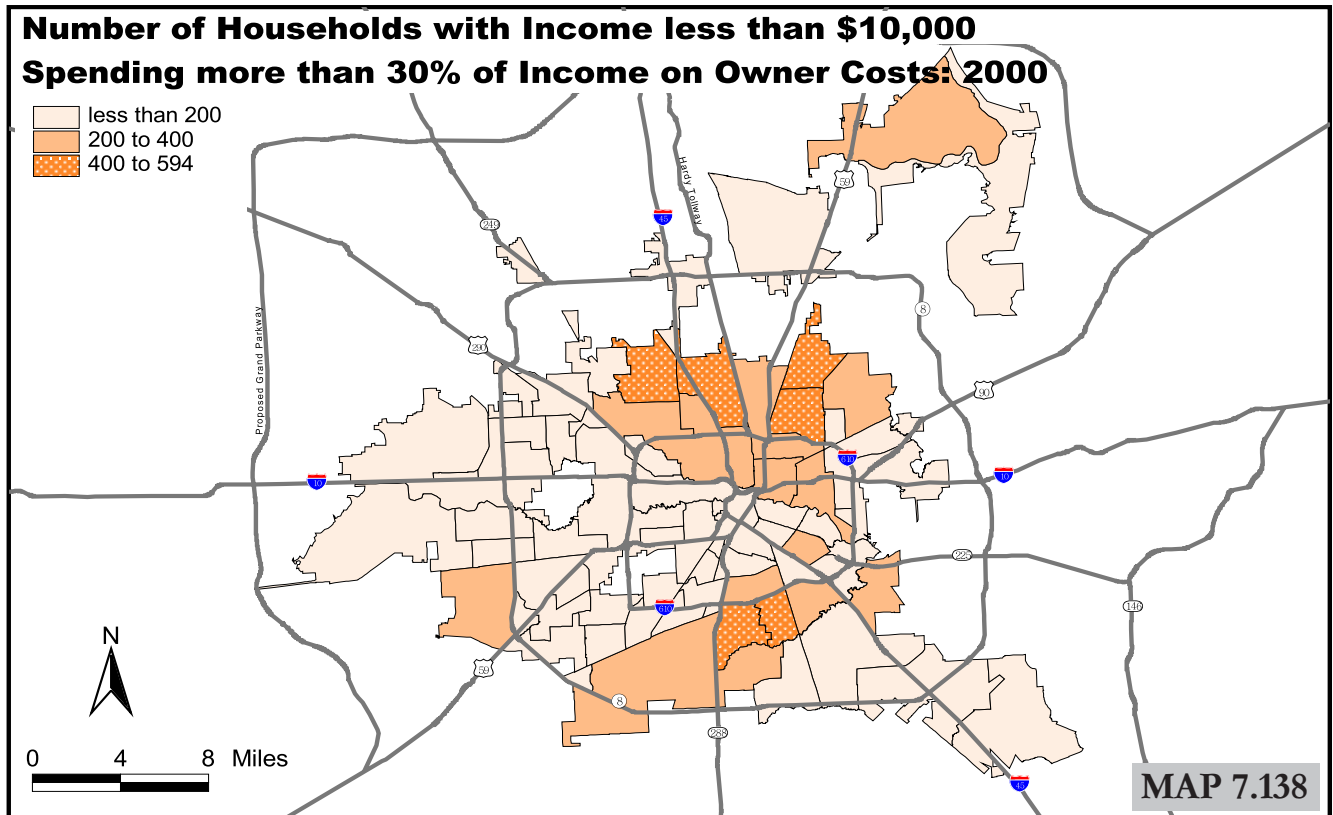
Chapter 7: Housing

Housing Costs: Owner Households



Chapter 7: Housing

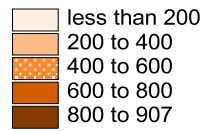
Housing Costs: Owner Households



Chapter 7: Housing

Housing Costs: Owner Households

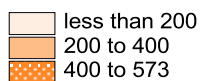
Number of Households with Income from \$10,000 to \$19,999 Spending more than 30% of Income on Owner Costs: 2000



0 4 8 Miles

MAP 7.140

Number of Households with Income from \$10,000 to \$19,999 Spending more than 30% of Income on Owner Costs: 1990



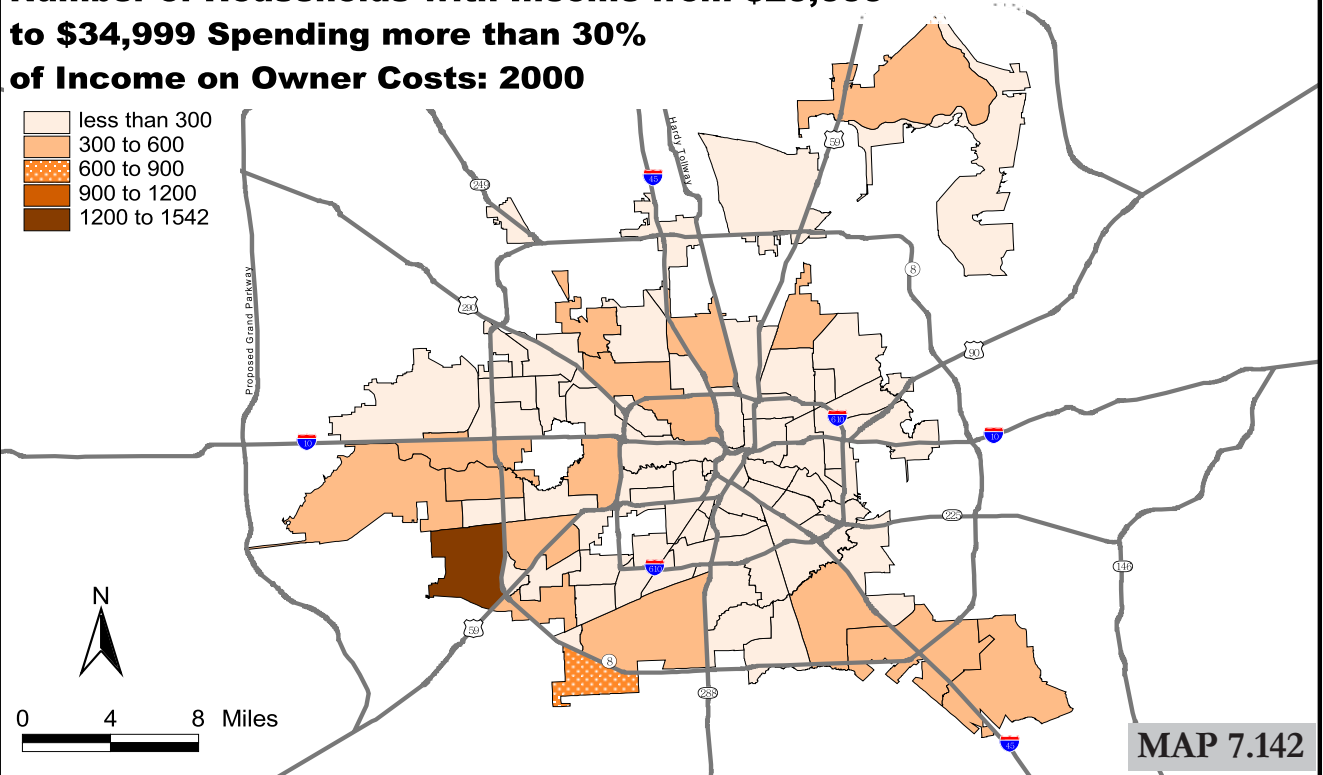
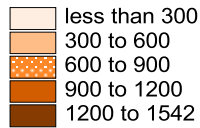
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MAP 7.141

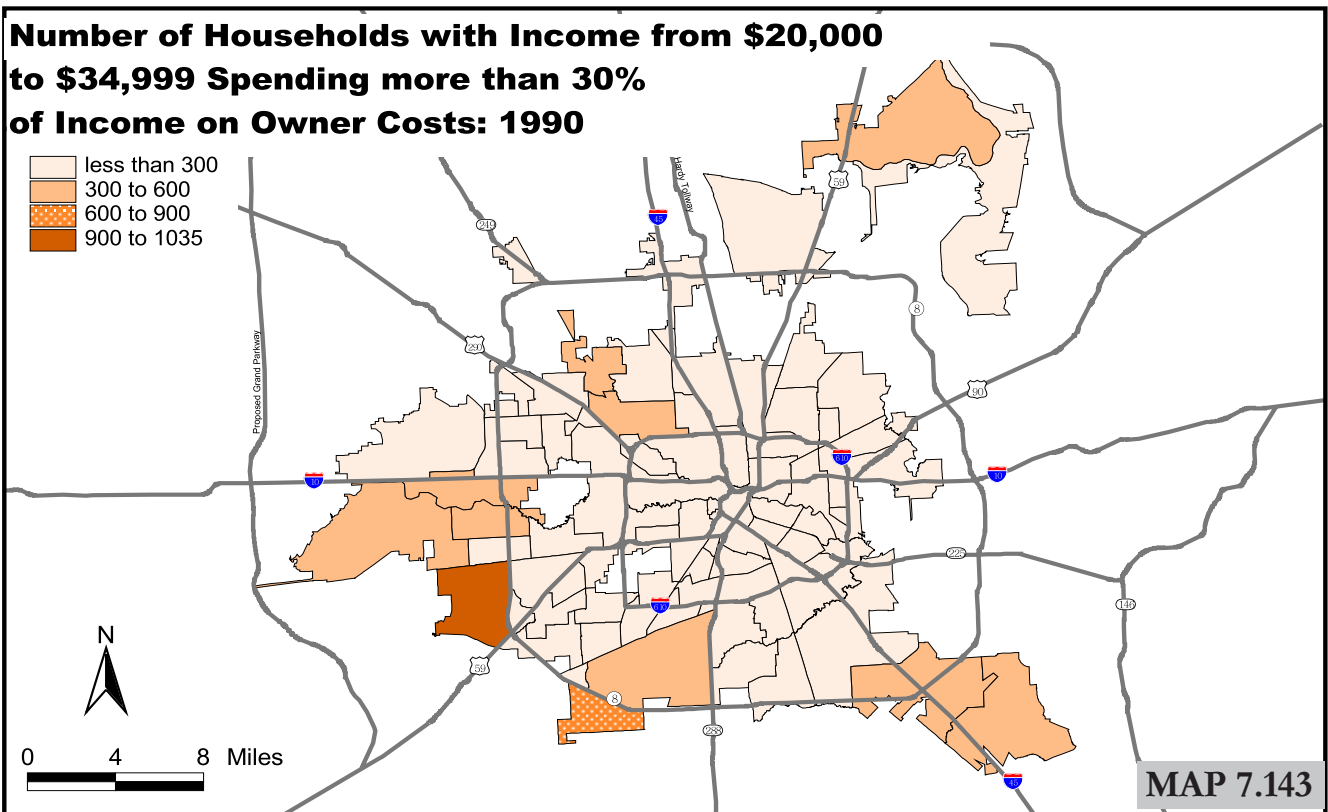
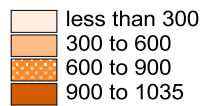
Chapter 7: Housing

Housing Costs: Owner Households

Number of Households with Income from \$20,000 to \$34,999 Spending more than 30% of Income on Owner Costs: 2000



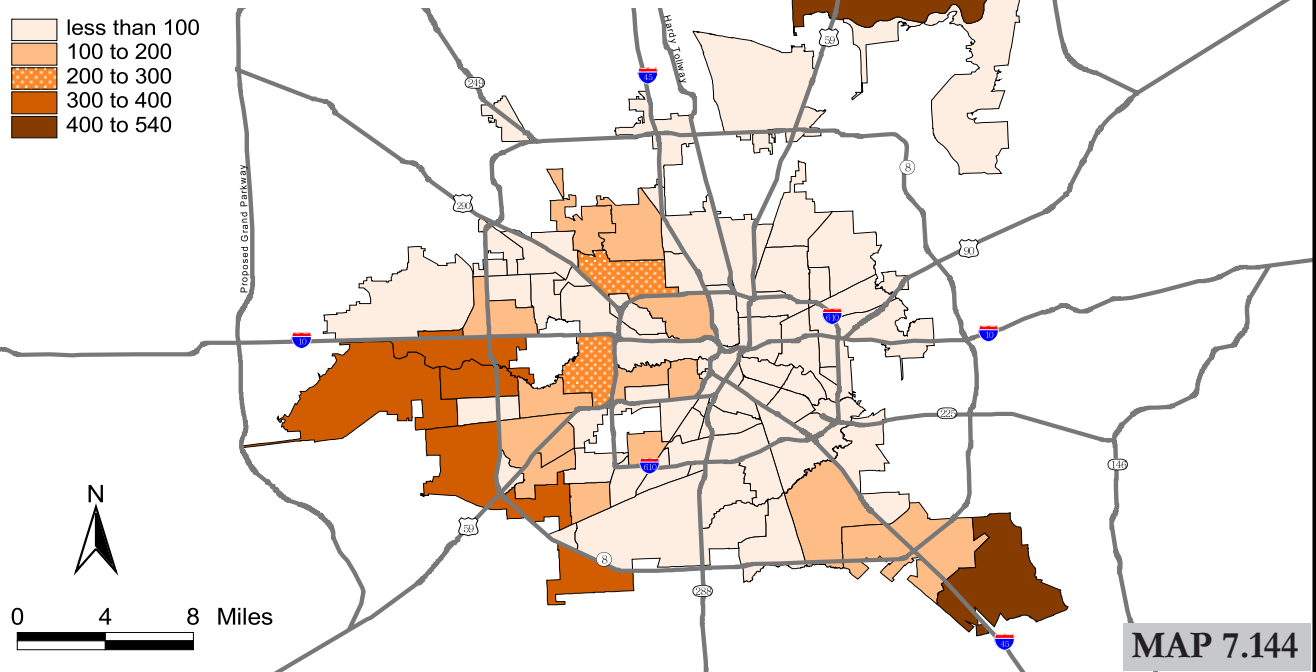
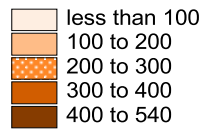
Number of Households with Income from \$20,000 to \$34,999 Spending more than 30% of Income on Owner Costs: 1990



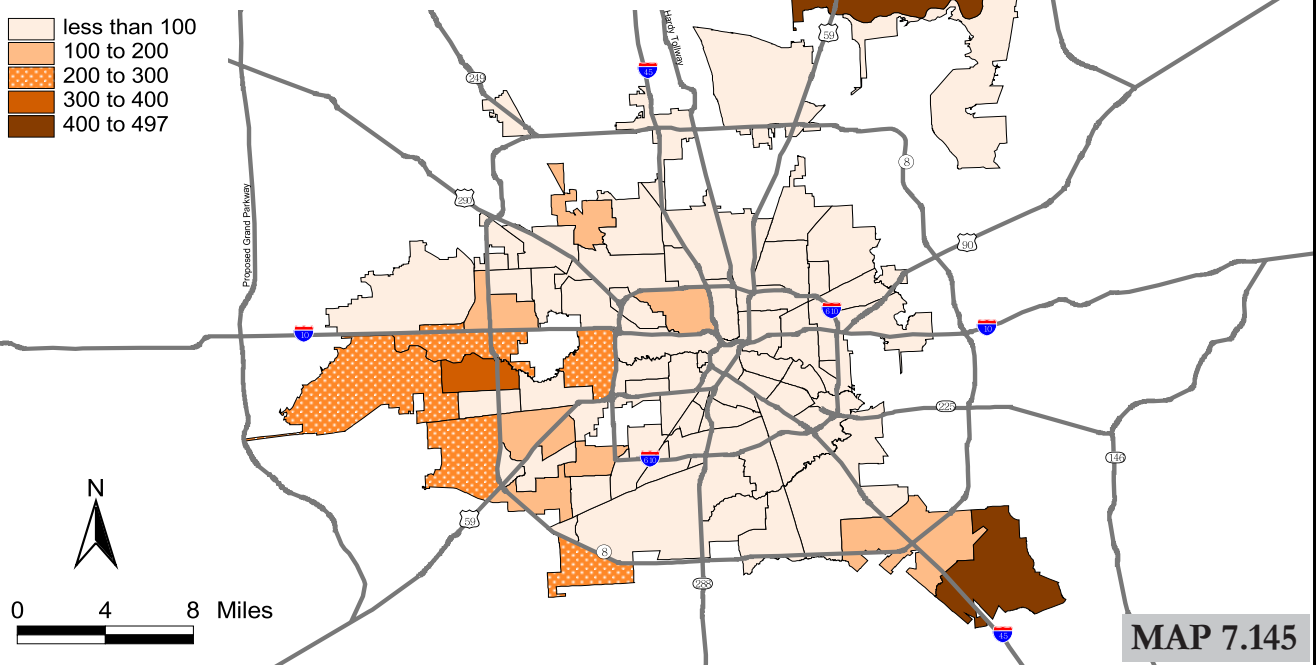
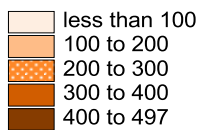
Chapter 7: Housing

Housing Costs: Owner Households

Number of Households with Income from \$35,000 to \$49,999 Spending more than 30% of Income on Owner Costs: 2000



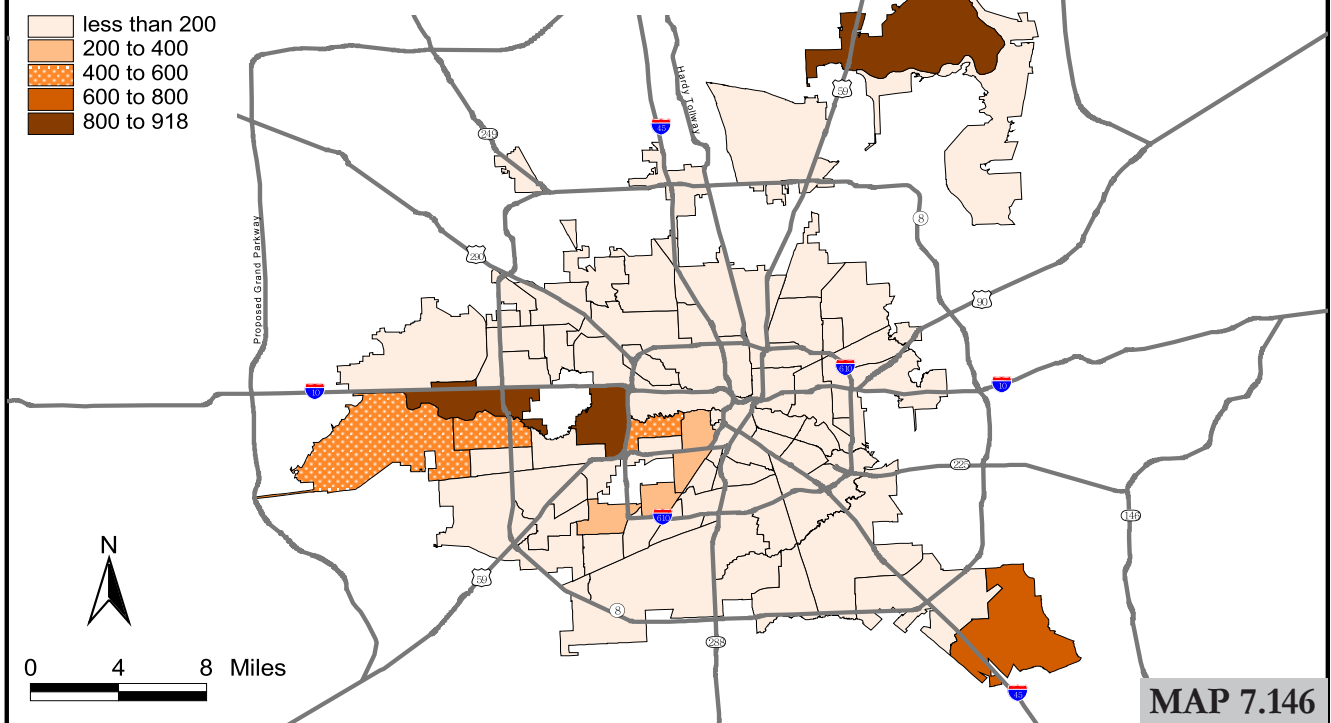
Number of Households with Income from \$35,000 to \$49,999 Spending more than 30% of Income on Owner Costs: 1990



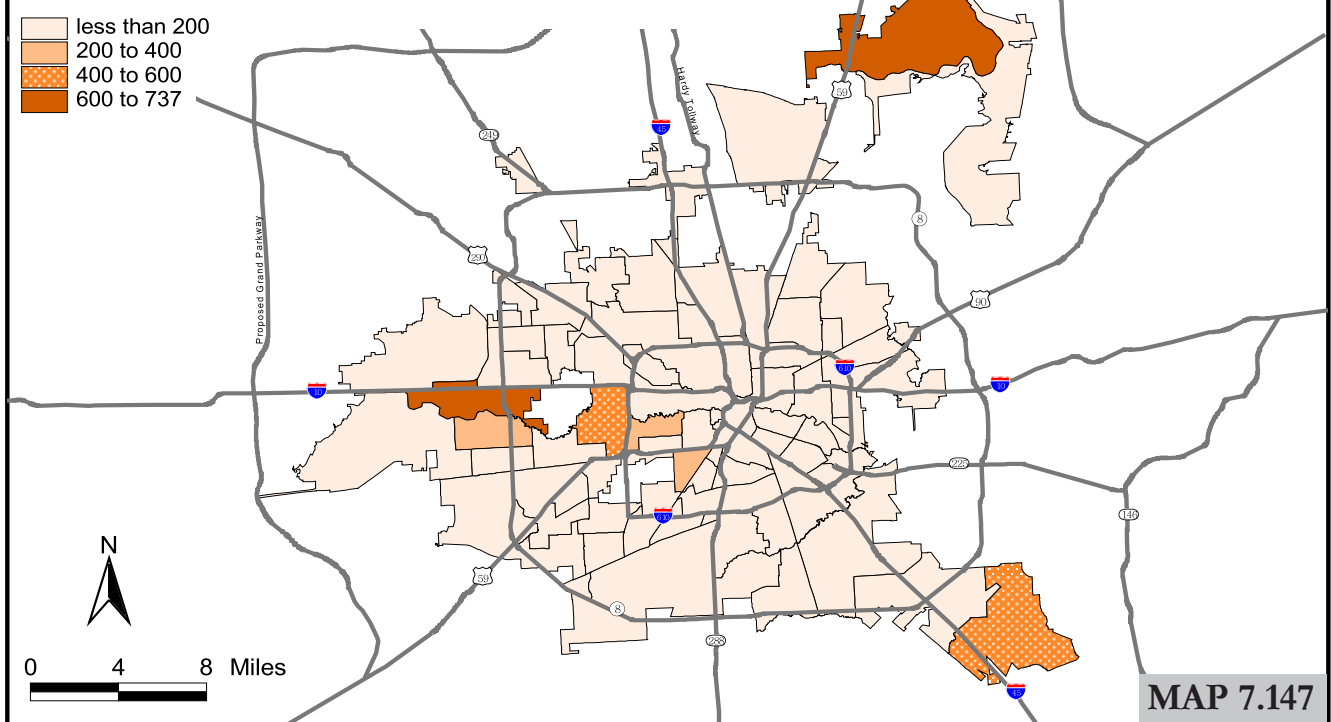
Chapter 7: Housing

Housing Costs: Owner Households

Number of Households with Income over \$50,000 Spending more than 30% of Income on Owner Costs: 2000



Number of Households with Income over \$50,000 Spending more than 30% of Income on Owner Costs: 1990



Chapter 7: Housing

Housing Costs: Owner Households

HOUSEHOLDS WITH OWNER COSTS 30% OR MORE OF INCOME, BY AGE OF HOUSEHOLDER

In 2000, there were just over 60,000 households paying more than 30% of their income towards homeownership, an increase of about 8,000 since 1990. Of these households, roughly $\frac{3}{4}$ had a householder under 65 years, while $\frac{1}{4}$ were headed by a

householder aged 65+. These percentages were virtually unchanged since 1990.

Householders aged 15 to 64 years – Paying More than 30% of Income for Owner Costs

Areas with especially large numbers of homeowners between 15 and 64 who pay more than 30% of income towards housing costs are scattered throughout the City. However, their

Table 7.18

Households paying over 30% of Income in Homeownership Costs by Age

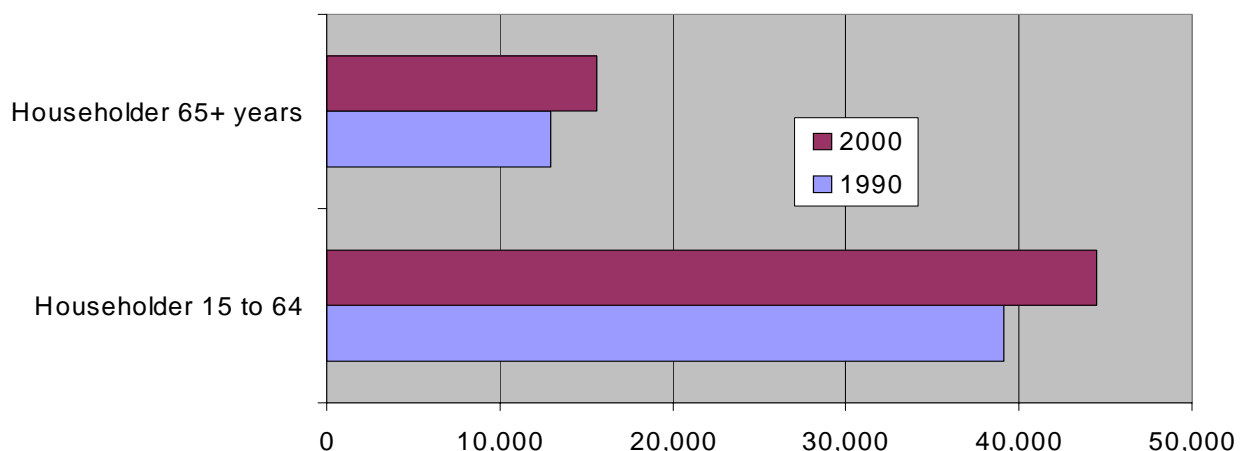
	Households		Percent of Total	
	2000	1990	2000	1990
Total Households	60,091	52,051	100.0%	100.0%
Householder Age 15 to 64 Years	44,493	39,131	74.0%	75.2%
Householder Age 65+ Years	15,598	12,920	26.0%	24.8%

Change in Households paying over 30% of Income in Homeownership Costs by Age

	Households		#	%
	2000	1990	change	change
Total Households	60,091	52,051	8,040	15.4%
Householder Age 15 to 64 Years	44,493	39,131	5,362	13.7%
Householder Age 65+ Years	15,598	12,920	2,678	20.7%

Figure 7.23

Households With Owner Costs More than 30% of Income: 2000 and 1990



Chapter 7: Housing

Housing Costs: Owner Households

numbers are larger in Super Neighborhoods outside Loop 610. In 2000, the Super Neighborhoods with the largest numbers of households 15-64 and paying more than 30% of income towards owner costs were located in Kingwood, Clear Lake, Alief and Fort Bend Houston. Each had over 1,600 homeowners in this category. Inside Loop 610, all Super Neighborhoods except Greater Heights had fewer than 800 such households. In 1990, the pattern was quite similar, with the highest count of this category of households found in Memorial, Kingwood and Alief. As was the case in 2000, inside Loop 610, no Super Neighborhood had more than 800 such households in this category.

Between 1990 and 2000 the number of Super Neighborhoods with concentrations of homeowners above the citywide percentage (20%) in this category increased from 21 to 39. These Super Neighborhoods are spread throughout the City. In 2000, Westwood and Addicks/ Park Ten had the highest concentrations in this category with 38% and 37% respectively.

Householders aged 65 or older – Paying More than 30% of Income for Owner Costs

Senior citizen homeowners paying more than 30% of their income towards housing are not as numerous as younger homeowners with this characteristic, and their distribution is slightly different.

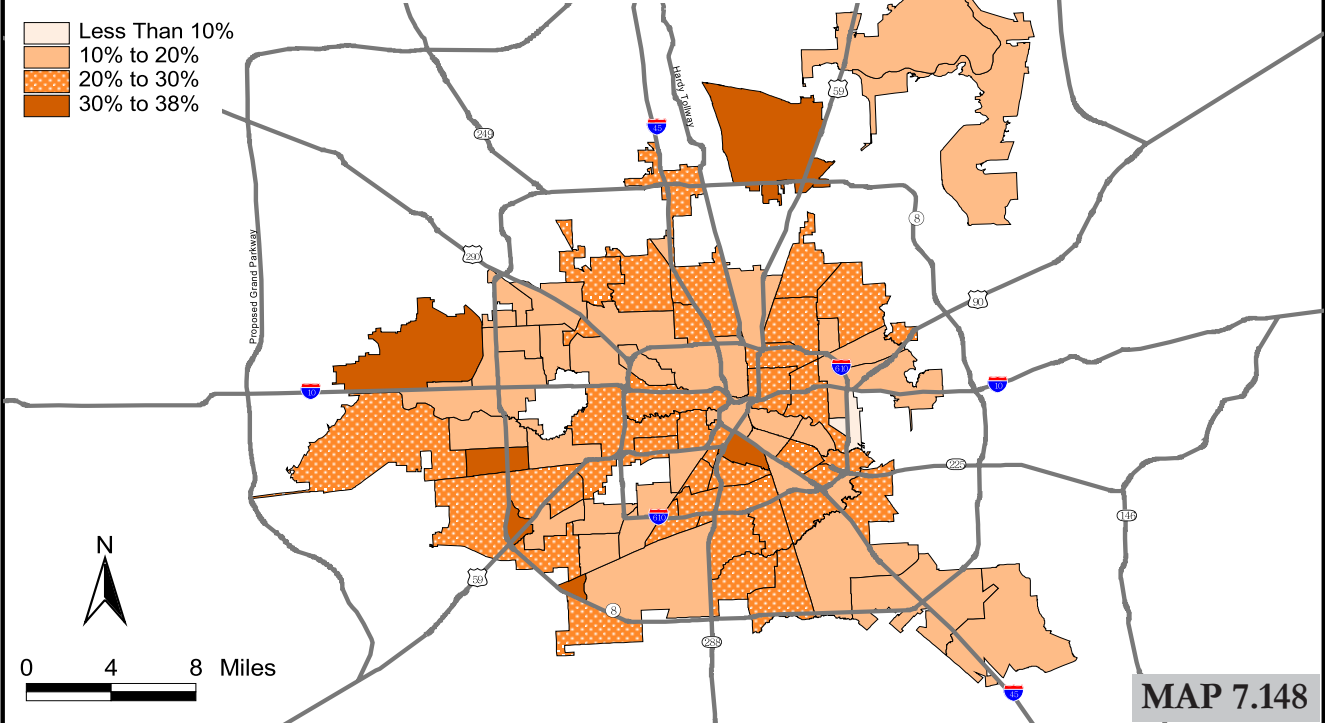
In 2000, large numbers of households in this category (more than 500) were found in Memorial, Acres Homes, Oak Forest/Garden Oaks and Sunnyside. No Superneighborhood inside the Loop had this many households, and only OST/South Union had more than 375. In 1990, the geographic distribution of senior citizen homeowners paying over 30% towards owner costs was much the same as in 2000, but with fewer in Memorial or anywhere on the far west side. The highest counts in 1990 were found in the Super Neighborhoods of Acres Homes, Oak Forest/Garden Oaks, Greater Heights and Sunnyside.

Between 1990 and 2000 Super Neighborhoods with concentrations of homeowners above the citywide percentage (20%) in this category increased from 40 to 46. Most of these Super Neighborhoods are found in the eastern half of the City. In 2000, Downtown and Westchase had the highest concentrations of homeowners 65+ paying 30% or more of their income towards owner costs, 66% and 50% respectively.

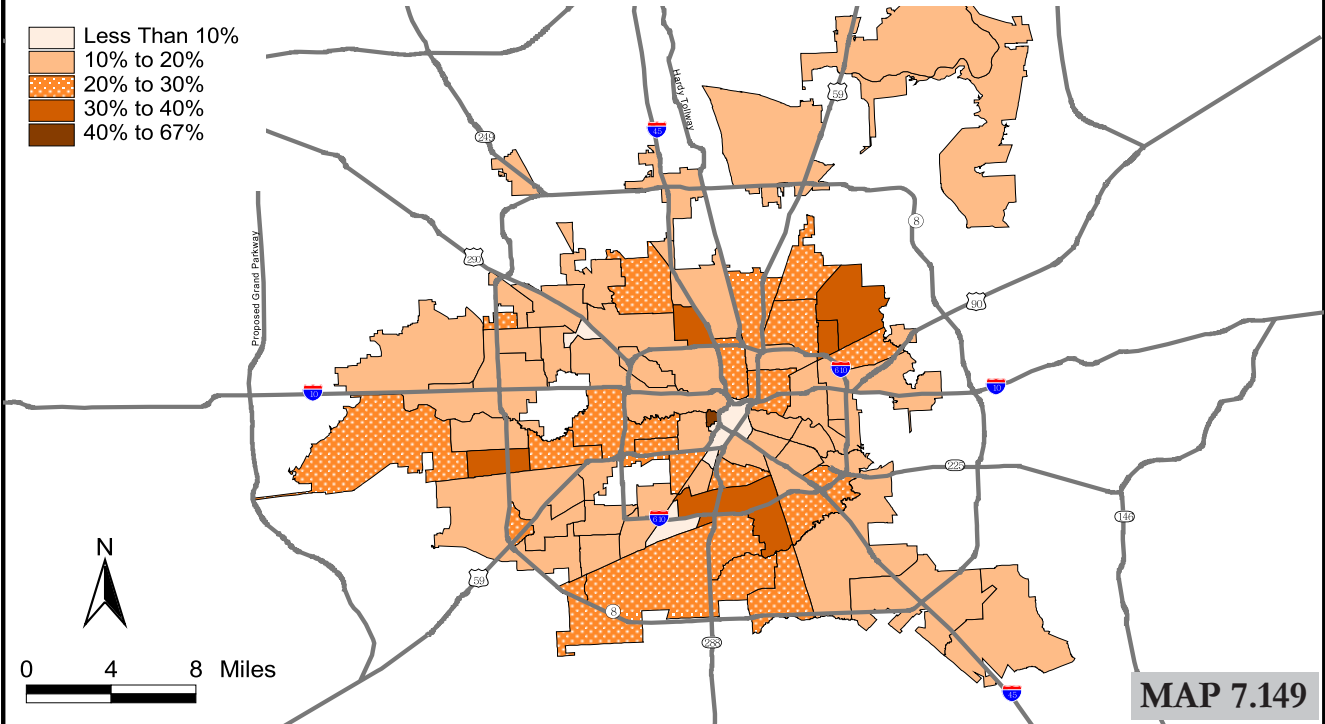
Chapter 7: Housing

Housing Costs: Owner Households

Percent of Owner Householders Aged 15 to 64 Years Spending More Than 30% of Household Income on Owner Costs: 2000

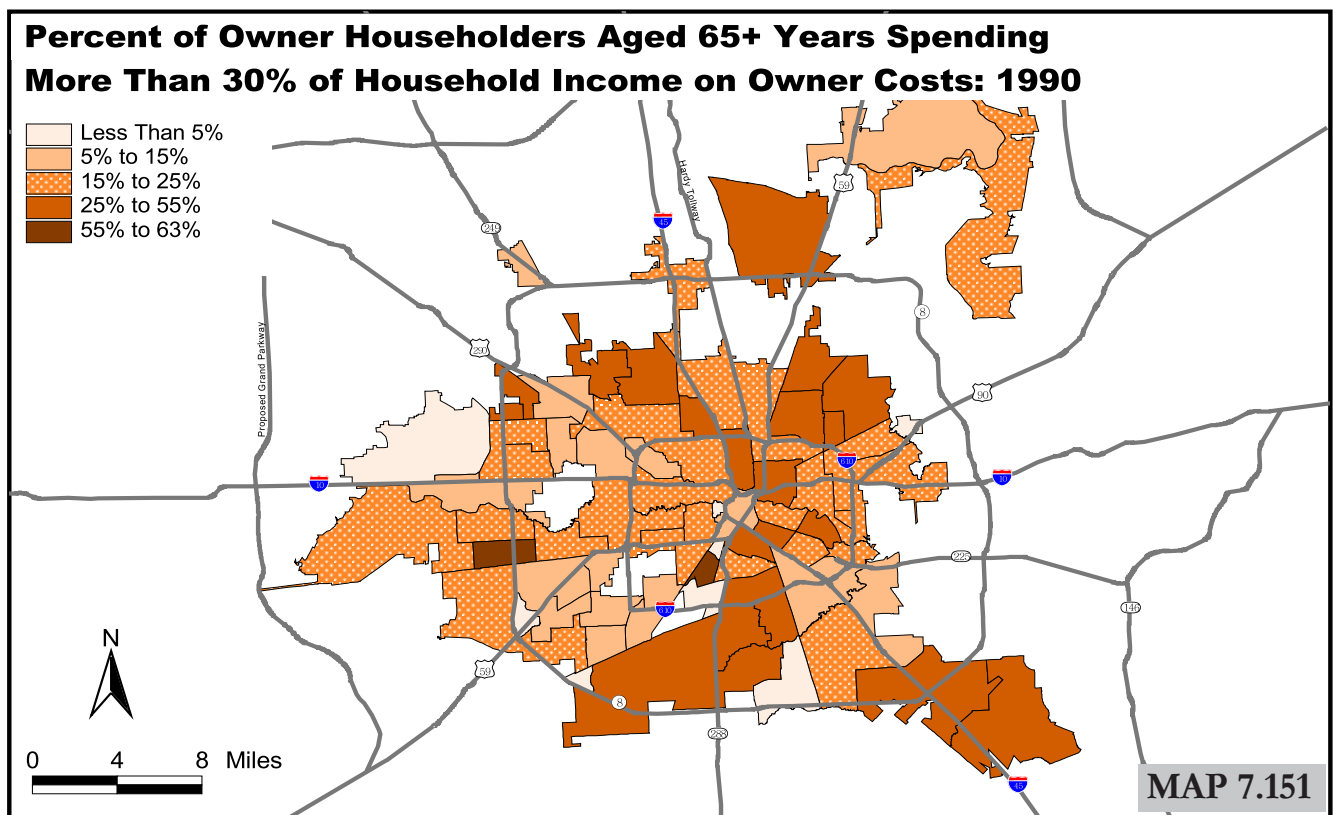
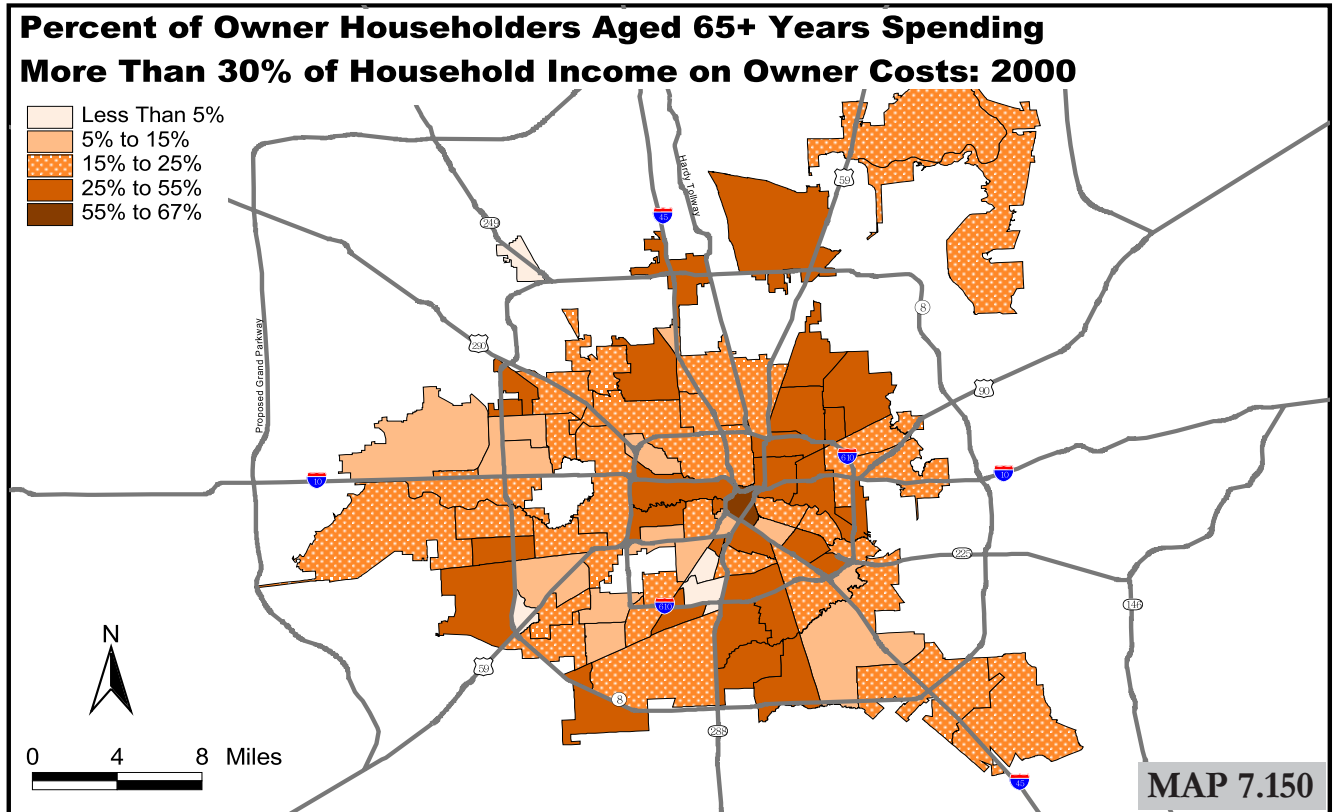


Percent of Owner Householders Aged 15 to 64 Years Spending More Than 30% of Household Income on Owner Costs: 1990



Chapter 7: Housing

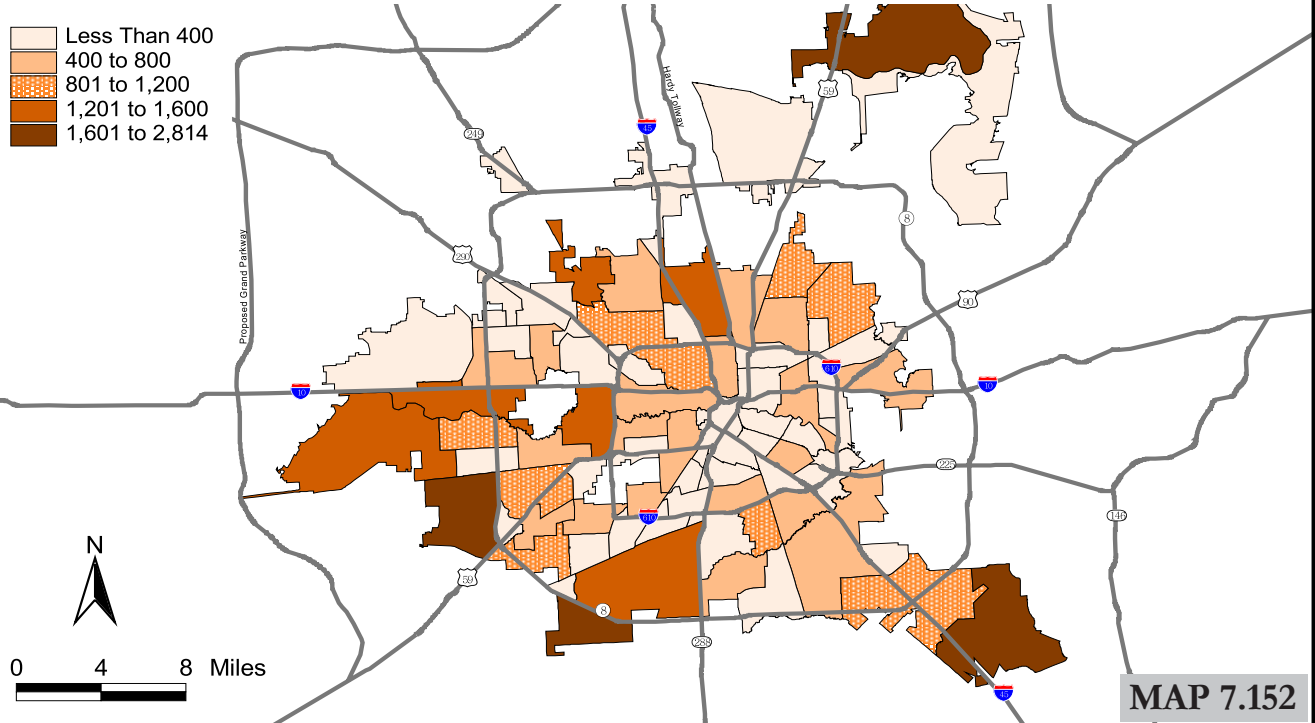
Housing Costs: Owner Households



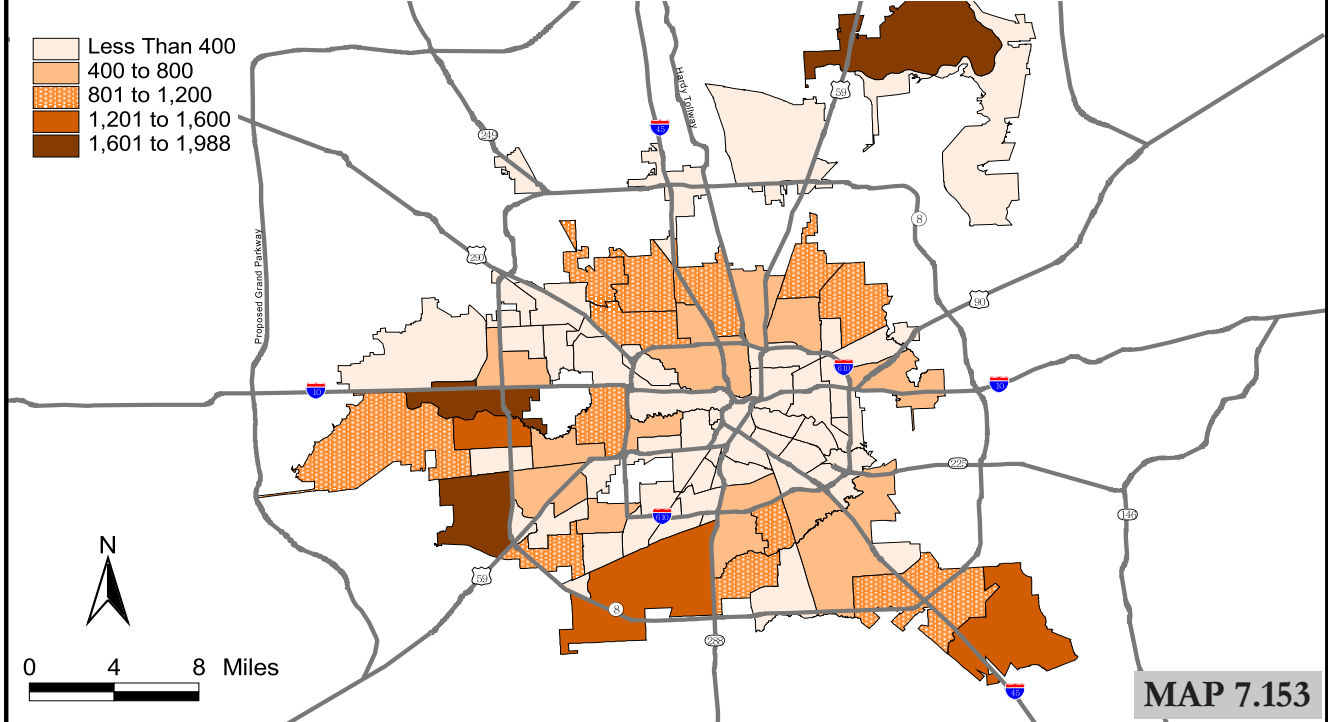
Chapter 7: Housing

Housing Costs: Owner Households

Number of Owner Householders Aged 15 to 64 Years Spending More Than 30% of Household Income on Owner Costs: 2000



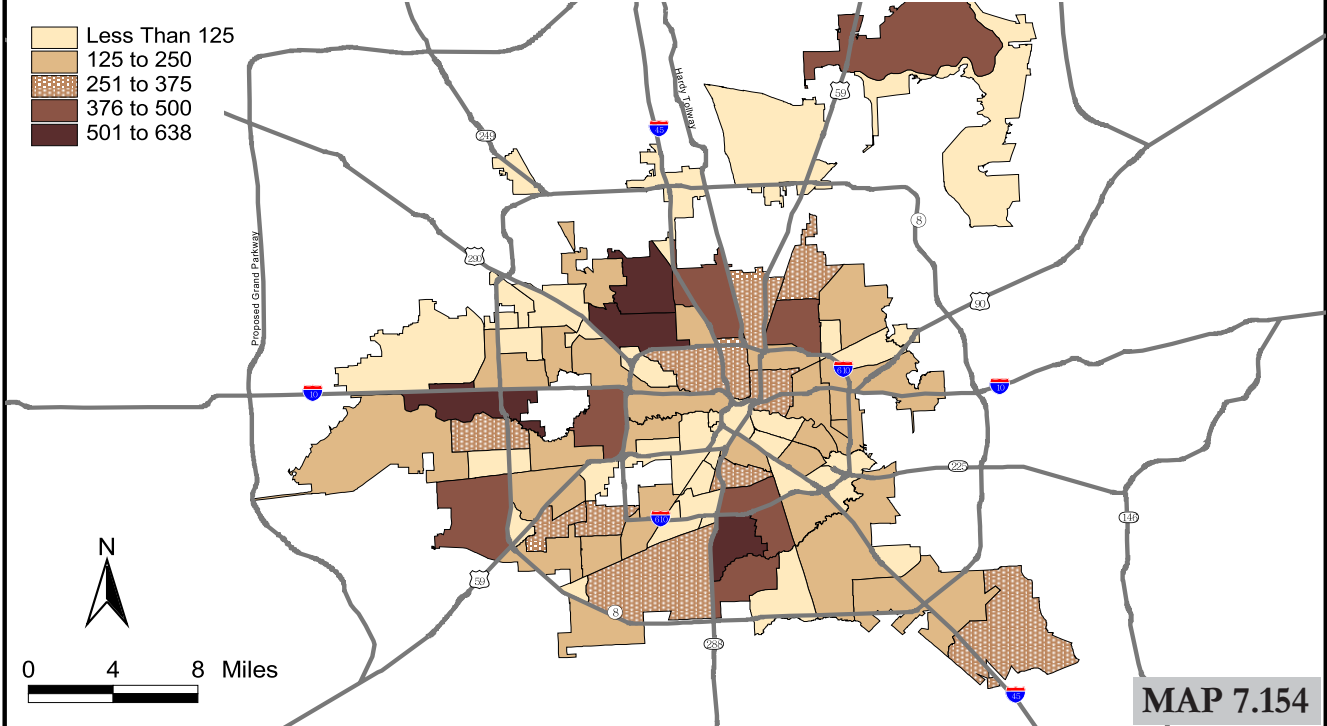
Number of Owner Householders Aged 15 to 64 Years Spending More Than 30% of Household Income on Owner Costs: 1990



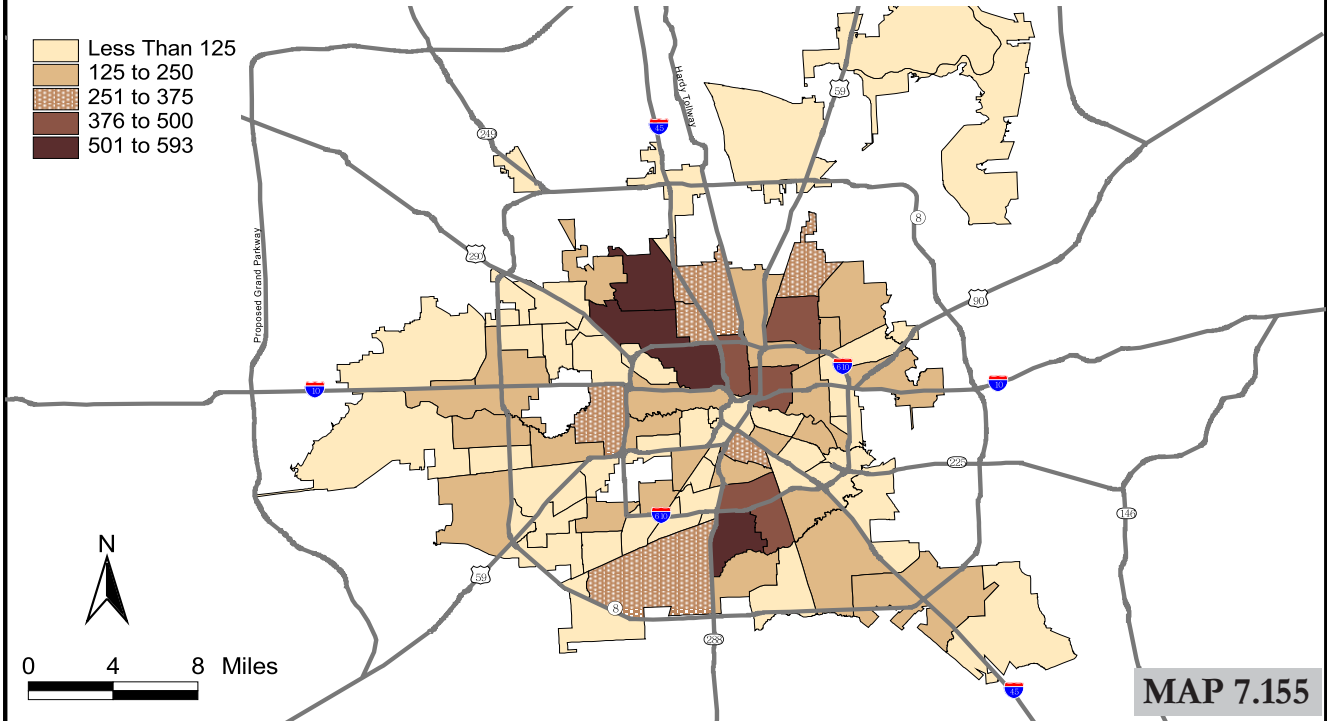
Chapter 7: Housing

Housing Costs: Owner Households

Number of Owner Householders Aged 65+ Years Spending More Than 30% of Household Income on Owner Costs: 2000



Number of Owner Householders Aged 65+ Years Spending More Than 30% of Household Income on Owner Costs: 1990



Chapter 7: Housing

Housing Costs: Owner Households

MORTGAGE STATUS BY RACE BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME

In an effort to provide detailed insights on housing affordability the Census categorizes information on households paying more than 30% of income towards housing costs based on whether or not the household has a mortgage and by the household's race/ethnic origin. This information provides insights on the overall impact of housing costs on various households and groups.

Households paying more than 30% of Income to Owner Costs

Between 1990 and 2000 the number of households paying more than 30% of income towards owner costs increased by over 8,000

households but it remained at 20% of all homeowners due to the overall increase in the number of homeowner households.

Mortgage Status of Households paying more than 30% of Income to Owner Costs

Of all 60,534 homeowners in 2000 that were paying more than 30% of their income towards owner costs, $\frac{3}{4}$ had mortgage payments. The remaining $\frac{1}{4}$ did not have mortgage payments; meaning 30% or more of their income was required just to pay insurance and property tax costs. These percentages were the same in 1990, although then only 52,000 households paid more than 30% of their income to homeownership costs.

In 2000, households paying more than 30% of income in owner costs and holding a mortgage were scattered throughout the City, but in

Table 7.19

Households paying over 30% of Income to Homeownership Costs

	Households		% of total	
	2000	1990	2000	1990
Total Households	295,534	259,731	100.0%	100.0%
All Households Paying over 30%	60,534	52,059	20.5%	20.0%

Change in Households paying over 30% of Income to Homeownership Costs

	Households		#	%
	2000	1990	change	change
Total Households	295,534	259,731	35,803	13.8%
All Households Paying over 30%	60,534	52,059	8,475	16.3%

Chapter 7: Housing

Housing Costs: Owner Households

Figure 7.24
Households Paying More Than 30% of Income to Homeownership Costs
by Mortgage Status

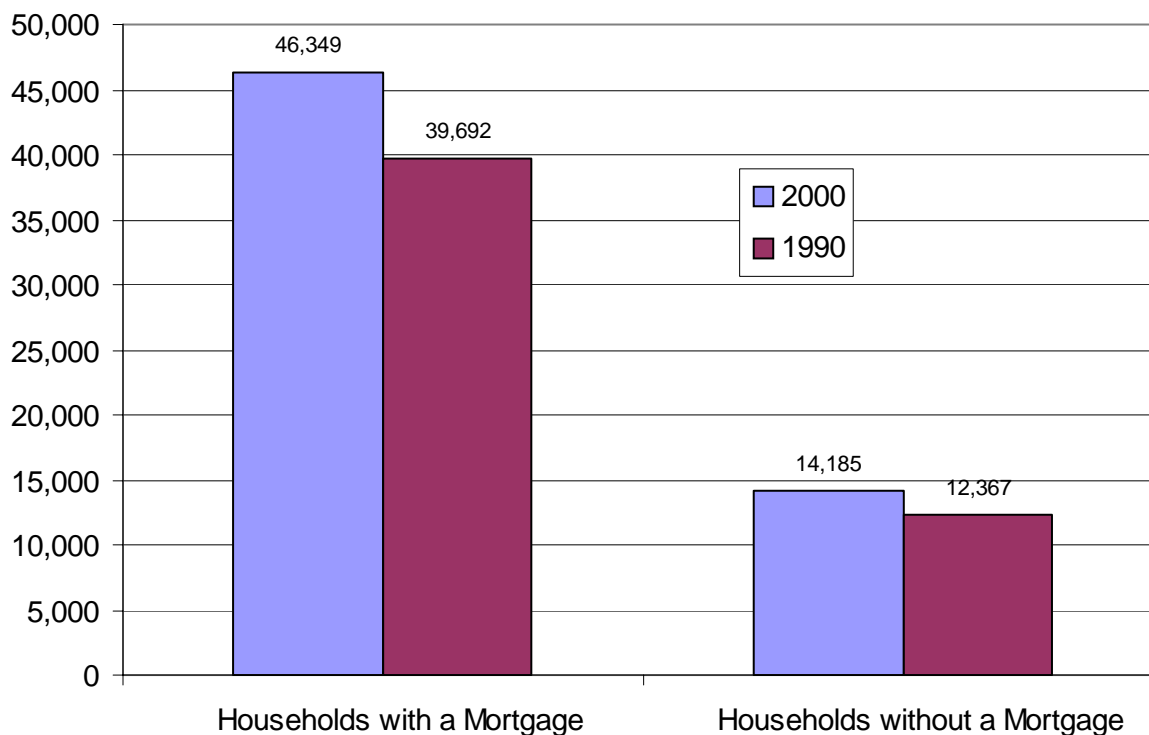


Table 7.20
Households paying over 30% of Income to Homeownership Costs

	Households		Percent of Total	
	2000	1990	2000	1990
All Households	60,534	52,059	100.0%	100.0%
Households with a Mortgage	46,349	39,692	76.6%	76.2%
Households without a Mortgage	14,185	12,367	23.4%	23.8%

Change in Households paying over 30% of Income to Homeownership Co

	Households		#	%
	2000	1990	change	change
All Households	60,534	52,059	8,475	16.3%
Households with a Mortgage	46,349	39,692	6,657	16.8%
Households without a Mortgage	14,185	12,367	1,818	14.7%

Chapter 7: Housing

Housing Costs: Owner Households

noticeably lower numbers across the east side. The largest numbers of such households were found in Alief and Kingwood, with more than 2,000 in each Super Neighborhood. Clear Lake and Memorial both had over 1,500 households in this category. In 1990, the geographic distribution was nearly identical to that of 2000. In 1990 only Alief had over 2,000 households in this category, although Memorial and Kingwood each had over 1,500.

Between 1990 and 2000 the number of Super Neighborhoods with concentrations above 20% in this category increased to include Super Neighborhoods toward the west, both inside Loop 610 and at the City's edge. South Main and Midtown had especially high concentrations (above 60%).

Households without a mortgage are most numerous in the northern and southern areas of the City. In 2000, the Super Neighborhoods with the largest number of households paying 30% or more of income towards housing costs, even without a mortgage, were Acres Homes, Sunnyside and South Park. Each had more than 500 such households in this category. In 1990, the geographic distribution was fairly similar. The largest number of households with no mortgage but still paying more than 30% of income to housing costs (714) was found in Acres Homes, but Sunnyside, Greater Heights and Trinity/Houston Gardens, all contain more than 500 households in this category.

In 1990, only Settegast had a concentration in this category above 20%. In 2000, only Downtown, Binz, and Central Southwest had concentrations above 20%.

Households paying more than 30% of Income towards Selected Owner Costs by Race/Ethnicity

In 2000, households both with and without a mortgage were further enumerated by race/Hispanic Origin. It is not possible to compare this data to 1990, however, as at that time, the same data sets were not collected by race/ethnicity.

White Homeowners paying more than 30% of Income to Owner Costs

White households paying more than 30% of income towards housing costs made up 54.9% of all households in this category with mortgages and 48.6% of those without mortgages. Households in this category with mortgages are most numerous in Memorial and Kingwood, Super neighborhoods with over 1,600 households. Alief, Clear Lake and Greater Uptown have between 1,200 and 1,600 White households paying more than 30% of income towards owner costs. White homeowners paying 30% or more without mortgages, although much fewer, are most numerous in Memorial, Oak Forest/Garden Oaks and Northside/Northline, which all have approximately 350 households each in this category.

Chapter 7: Housing

Housing Costs: Owner Households

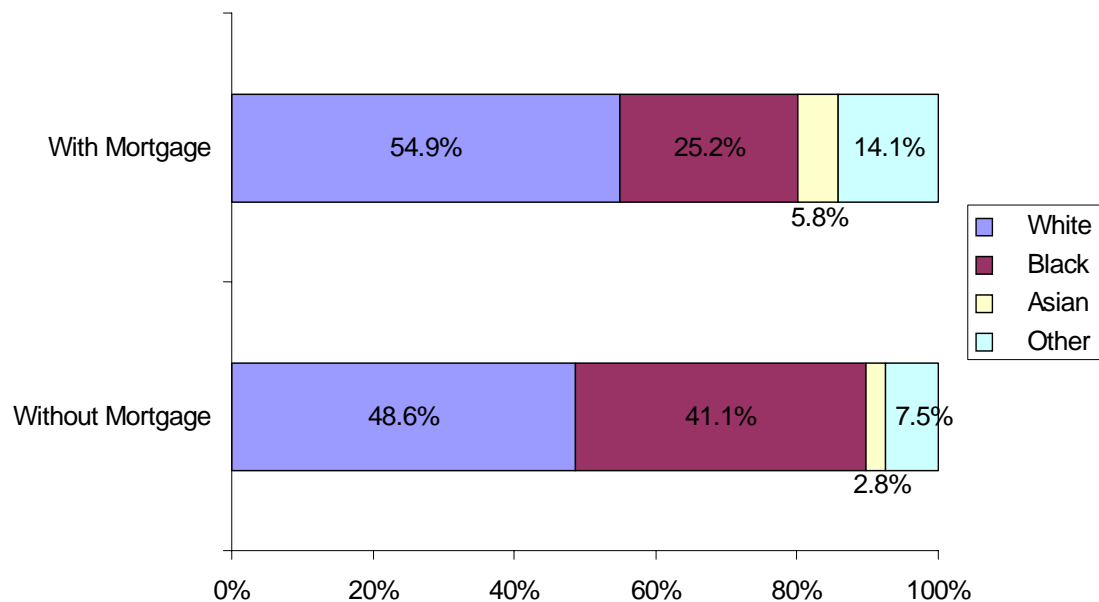
Table 7.21

Households paying over 30% of Income to Homeownership Costs
(Collected by Race/Hispanic Origin only in 2000)

	All Homeowners		With Mortgage		Without Mortgage	
	number	% of total	number	% of total	number	% of total
All Households	60,534	100.0%	46,349	100.0%	14,185	100.0%
White	32,339	53.4%	25,449	54.9%	6,890	48.6%
Black	17,518	28.9%	11,688	25.2%	5,830	41.1%
Asian	3,082	5.1%	2,681	5.8%	401	2.8%
Other	7,595	12.5%	6,531	14.1%	1,064	7.5%
Hispanic	14,484	23.9%	12,277	26.5%	2,207	15.6%

Figure 7.25

Households Paying Over 30% of Income to Homeownership Costs by Race: 2000



Chapter 7: Housing

Housing Costs: Owner Households

Black Homeowners paying more than 30% of Income to Owner Costs

In 2000, Black households paying more than 30% of income towards housing costs accounted for 25.2% of all households with mortgages and 41.1% of those without mortgages. The largest number of Black homeowners in this category with a mortgage (1,322) can be found in Fort Bend Houston. East Little York/Homestead has the second-highest number of such households. Households in the category without a mortgage are again less numerous than those with a mortgage; Acres Homes has the most households with 628. South Park, Sunnyside, Trinity/Houston Gardens and East Little York/Homestead all have 400 households or more in this category.

Asian Homeowners paying more than 30% of Income to Owner Costs

Asian households who pay more than 30% of income towards housing costs comprised 5.8% of all households with mortgages and 2.8% of those without mortgages. This category exhibits very small numbers Citywide; the Superneighborhood with the most, Alief, has only 615 such households with mortgages and 105 without. Clear Lake has approximately 350 Asian households with a mortgage paying more than 30% of their income.

Other Homeowners paying more than 30% of Income to Owner Costs

Households in the Other category that pay more than 30% of income towards housing

made up 14.1% of households with mortgages and 7.5% of those without mortgages in this category. Alief has the highest number of such Other-race households with a mortgage (718), with Northside/Northline next at 420. No other Super Neighborhoods have more than 300 households in this category. For households in this category without a mortgage, the numbers are even smaller. The largest number can be found in Northside Village, which has 117 households in the “Other” category paying more than 30% without a mortgage. Magnolia Park has 90.

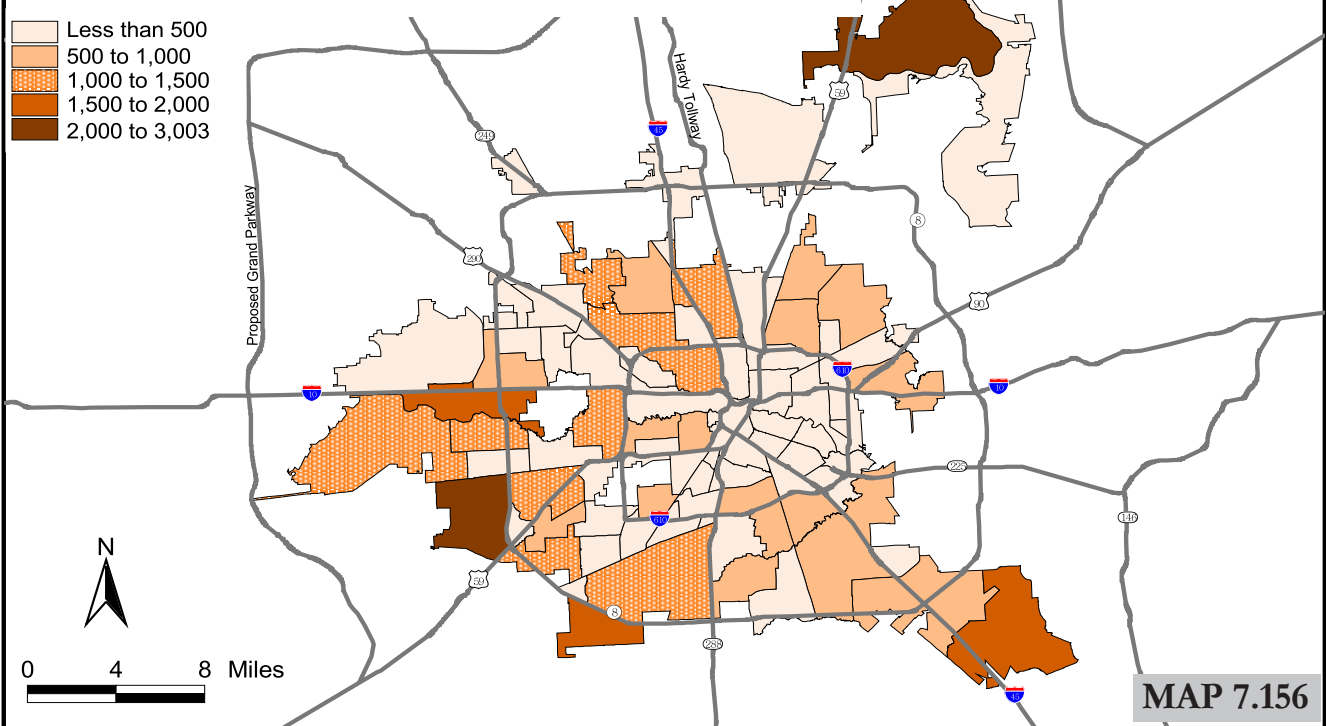
Hispanic Homeowners paying more than 30% of Income to Owner Costs

Hispanic households with mortgages, who may be of any of the four aforementioned races, accounted for 26.5% of households paying more than 30% of income towards owner costs. Hispanic Homeowners without mortgages are 15.6% of those homeowners paying more than 30%. The geographic distribution of Hispanics in this category, although they include members of all four races, is virtually identical to that of Other homeowners. The highest number of Hispanic households with mortgage paying 30% or more is in Alief, where there are 1,181 such households. Northside/Northline has 960; no other Super Neighborhoods have more than 450. For households in this category without a mortgage, the distribution is again almost identical to that of “Other race.” The largest number, 249, are in Northside Village, with Denver Harbor and Magnolia Park also having 150 or more.

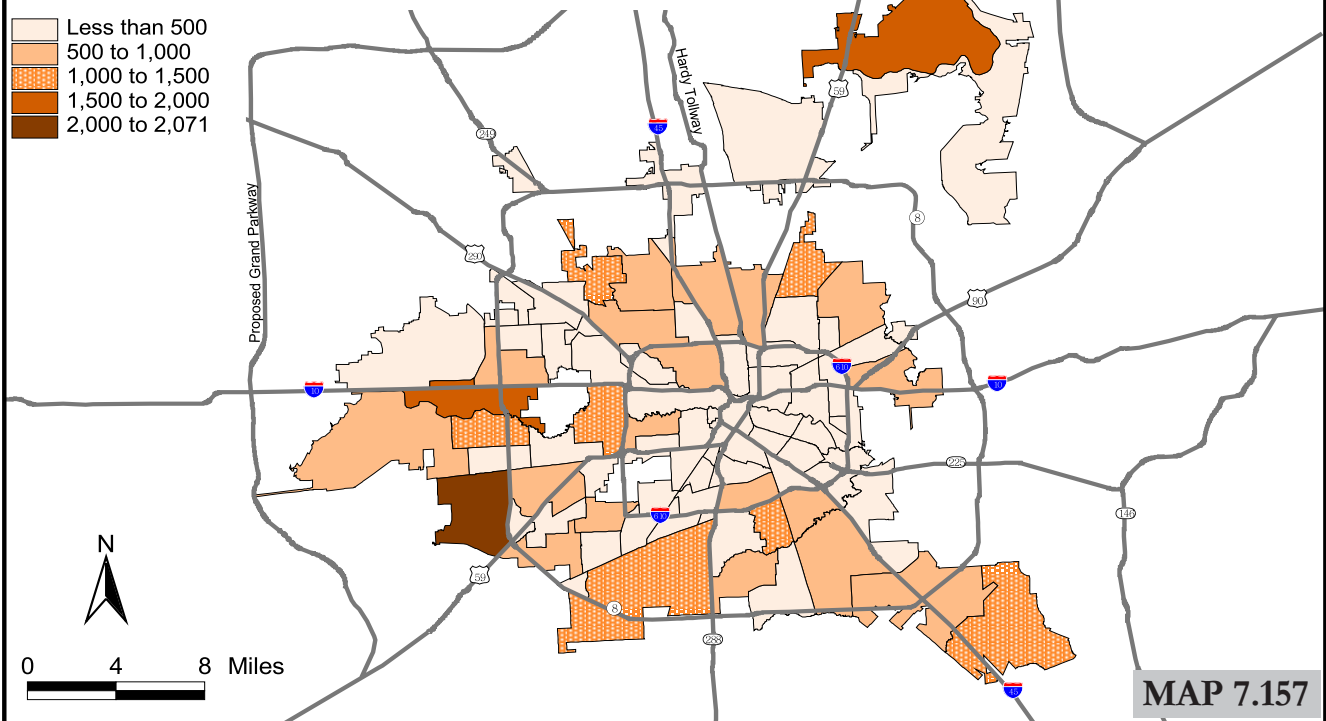
Chapter 7: Housing

Housing Costs: Owner Households

Number of Households with Mortgages Spending more than 30% of Income on Homeowner Costs: 2000



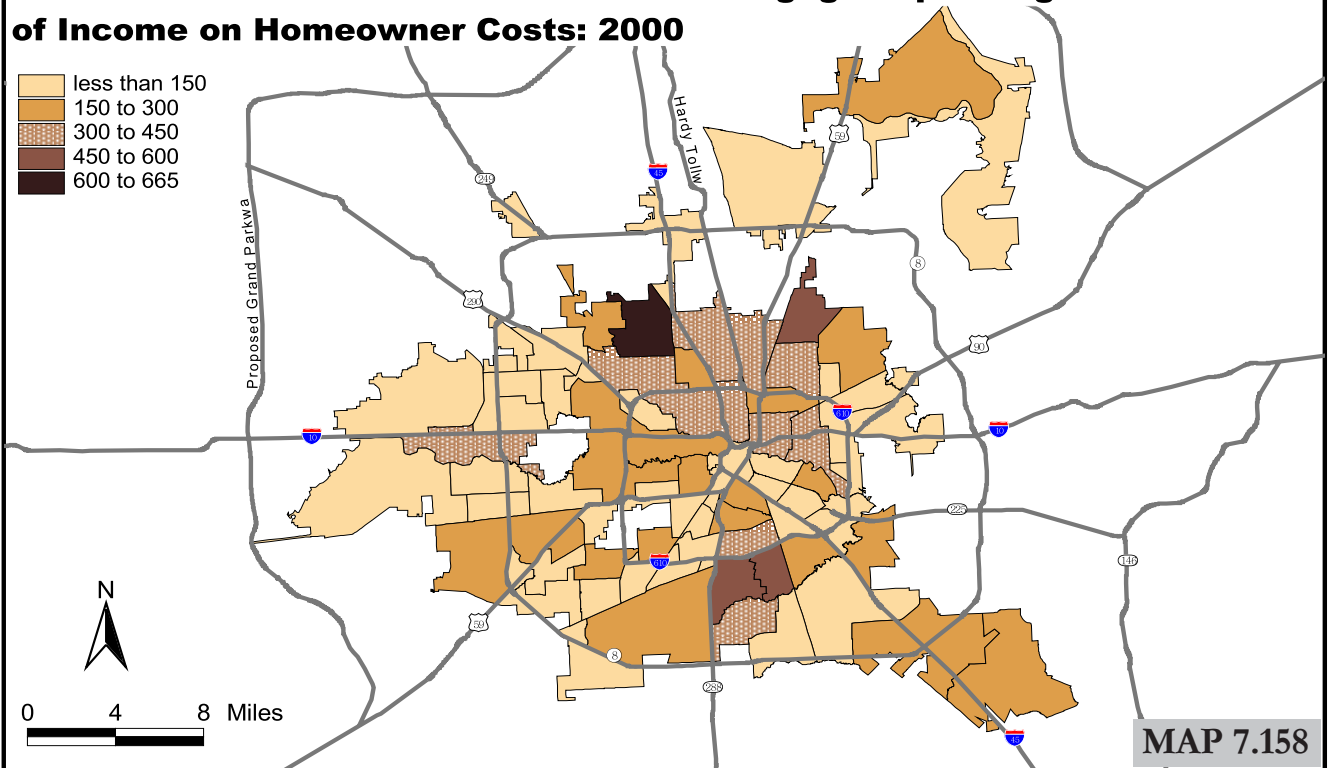
Number of Households with Mortgages Spending more than 30% of Income on Homeowner Costs: 1990



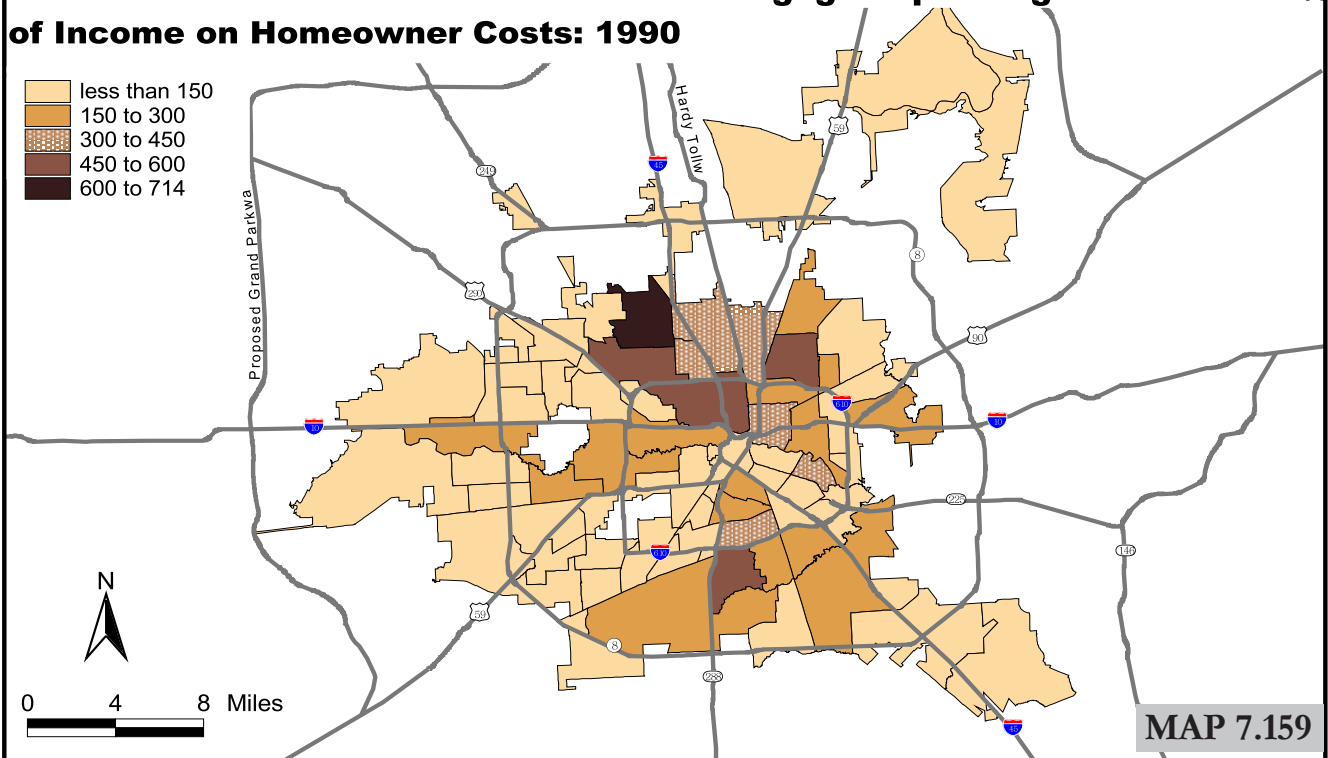
Chapter 7: Housing

Housing Costs: Owner Households

Number of Owner Households without Mortgages Spending more than 30% of Income on Homeowner Costs: 2000



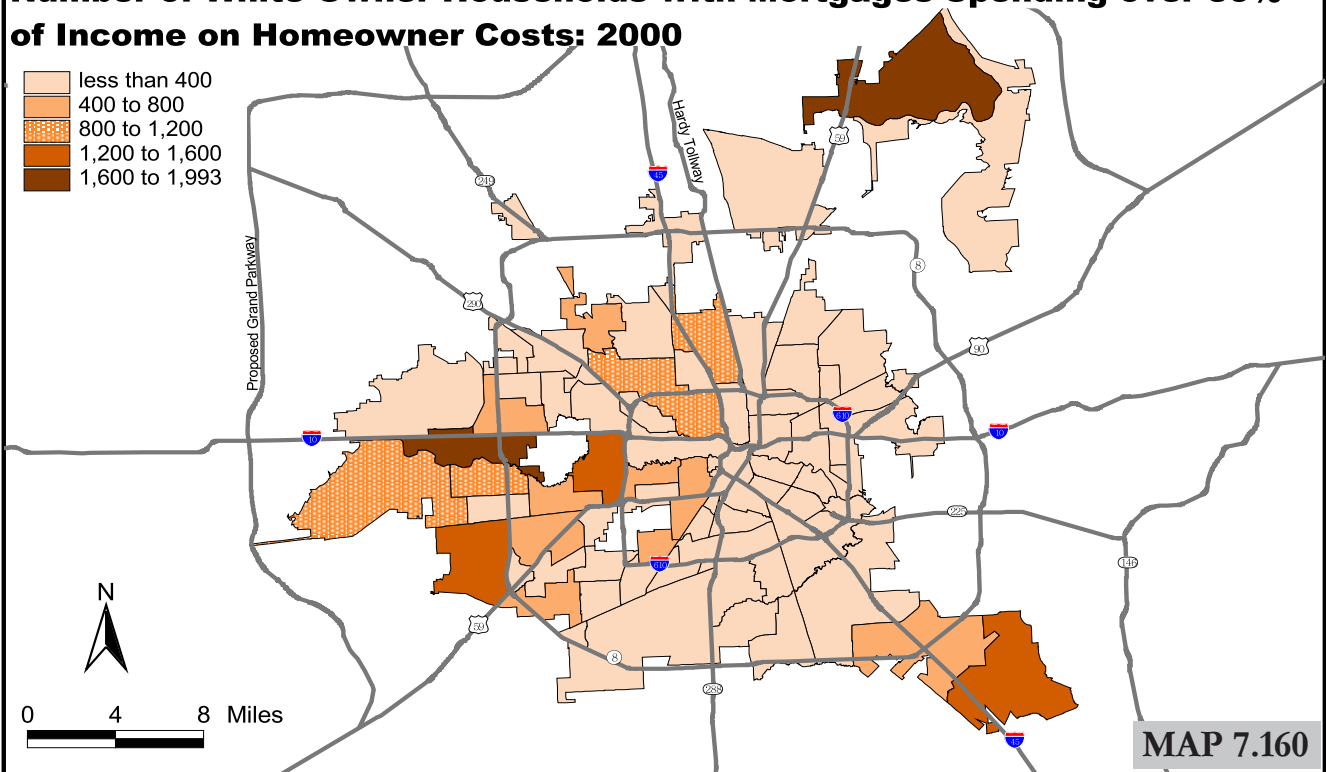
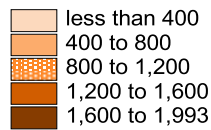
Number of Owner Households without Mortgages Spending more than 30% of Income on Homeowner Costs: 1990



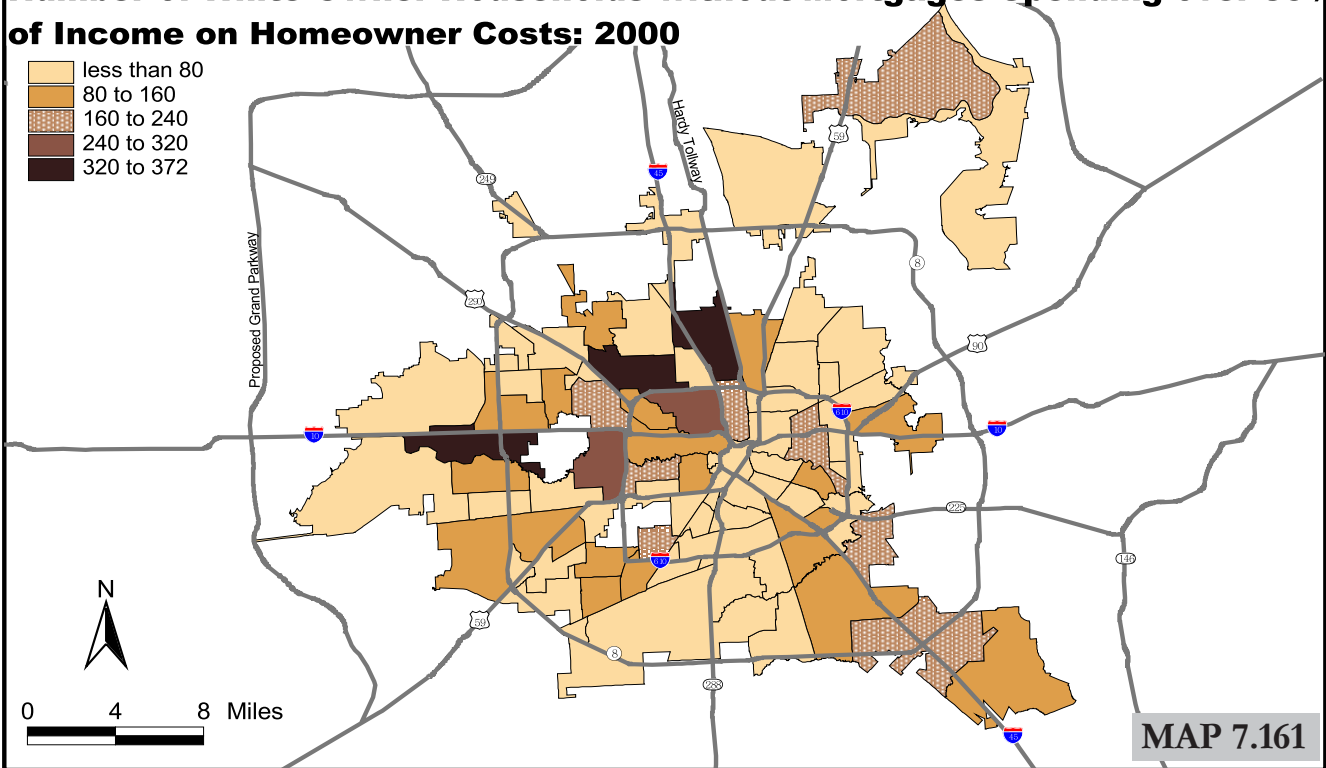
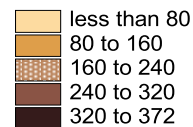
Chapter 7: Housing

Housing Costs: Owner Households

Number of White Owner Households with Mortgages Spending over 30% of Income on Homeowner Costs: 2000



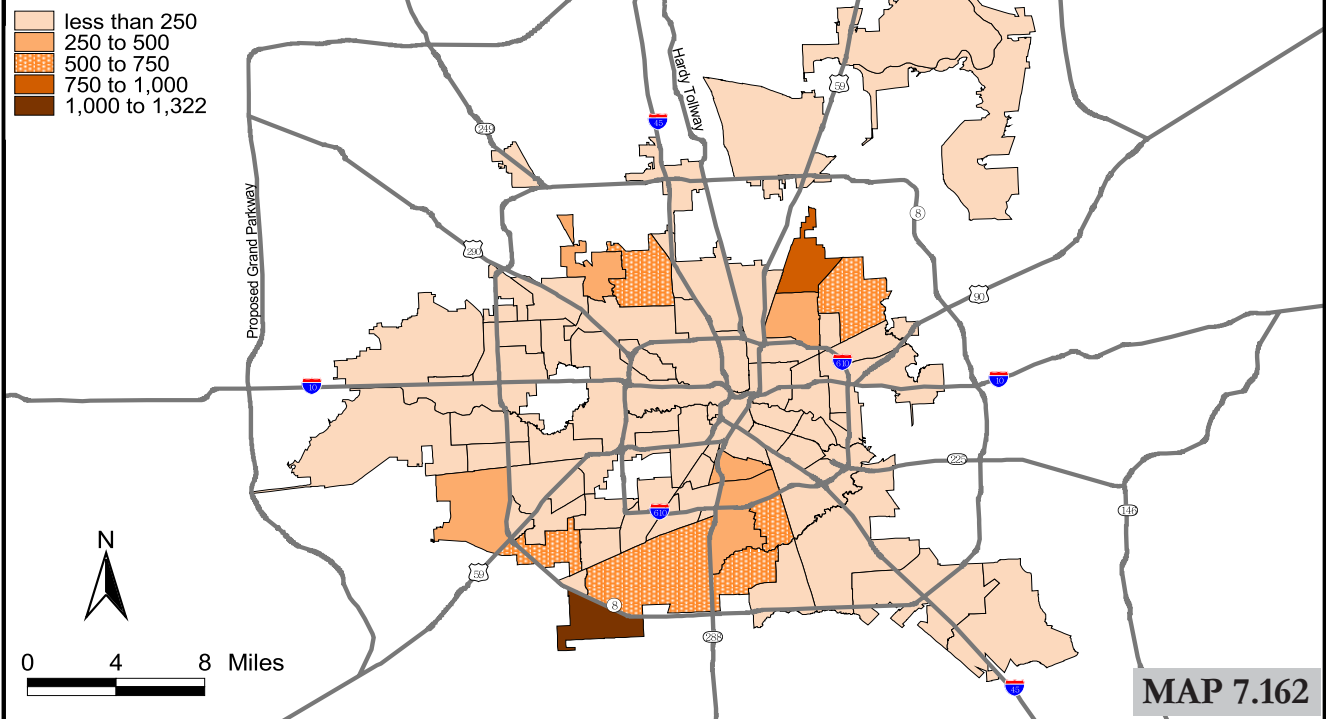
Number of White Owner Households without Mortgages Spending over 30% of Income on Homeowner Costs: 2000



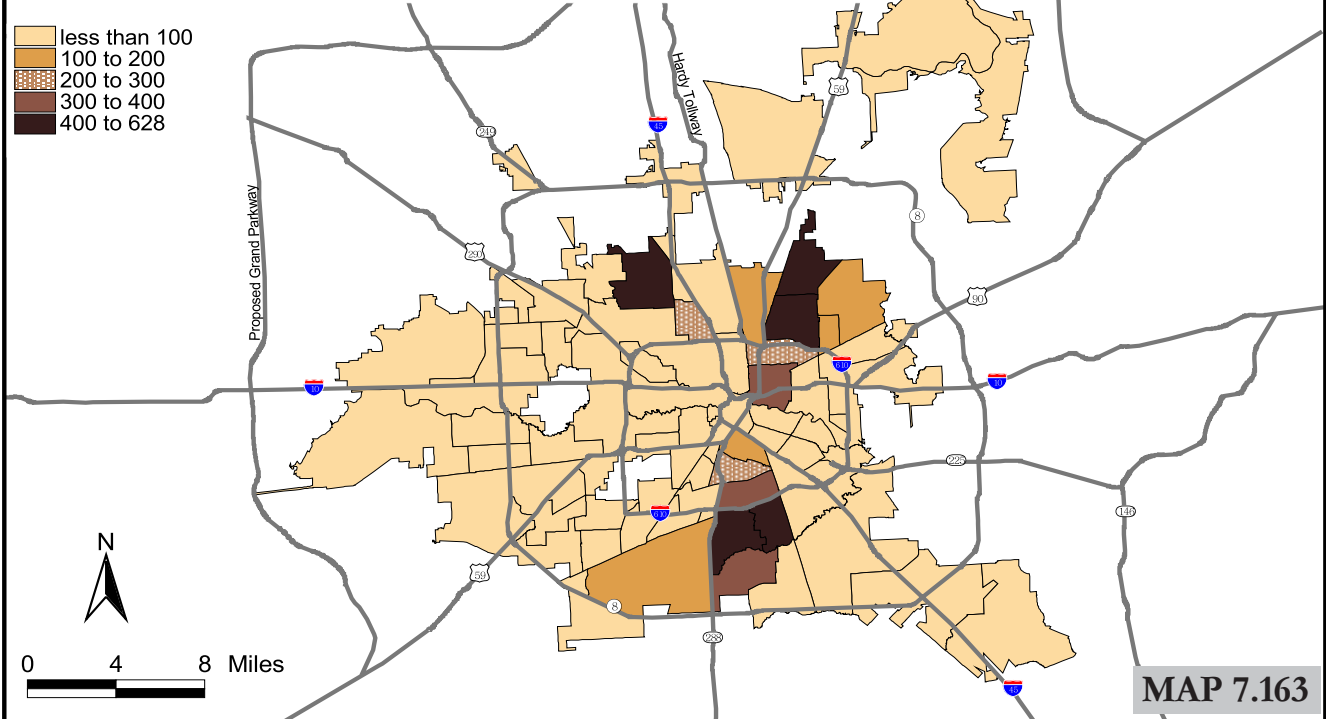
Chapter 7: Housing

Housing Costs: Owner Households

Number of Black Owner Households with Mortgages Spending over 30% of Income on Homeowner Costs: 2000



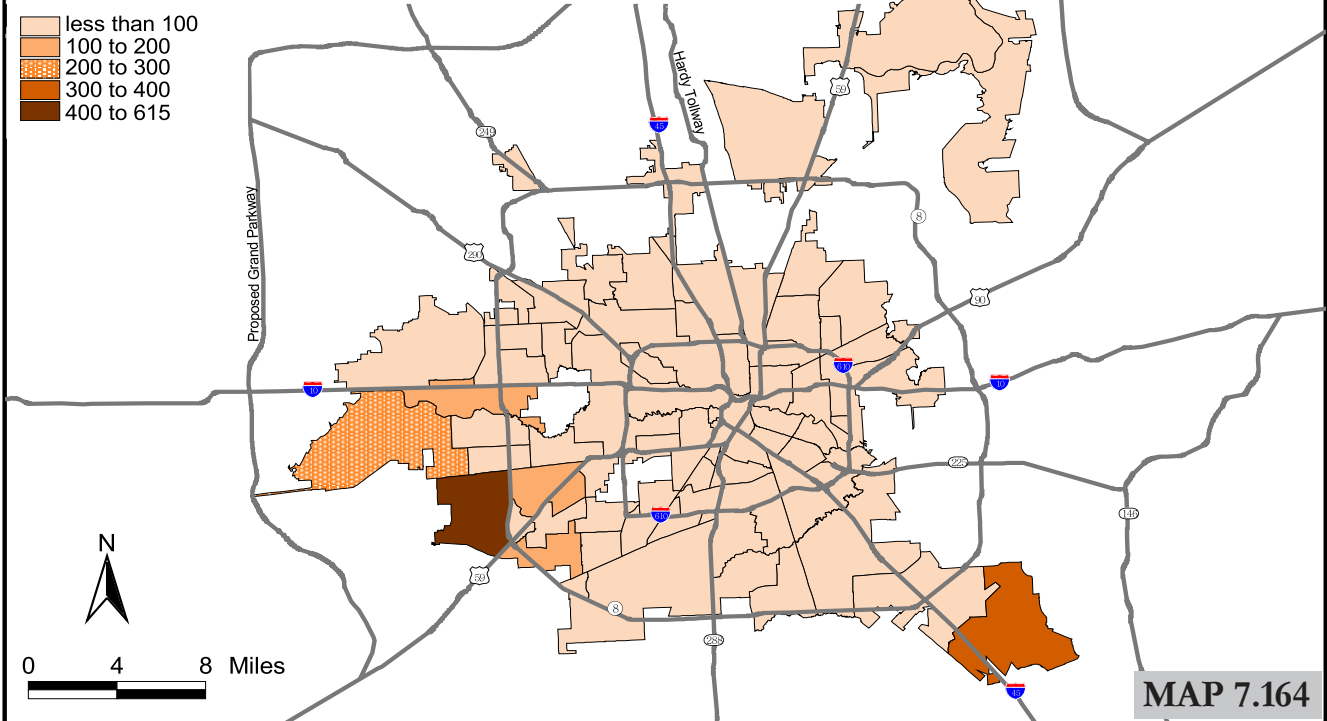
Number of Black Owner Households without Mortgages Spending over 30% of Income on Homeowner Costs: 2000



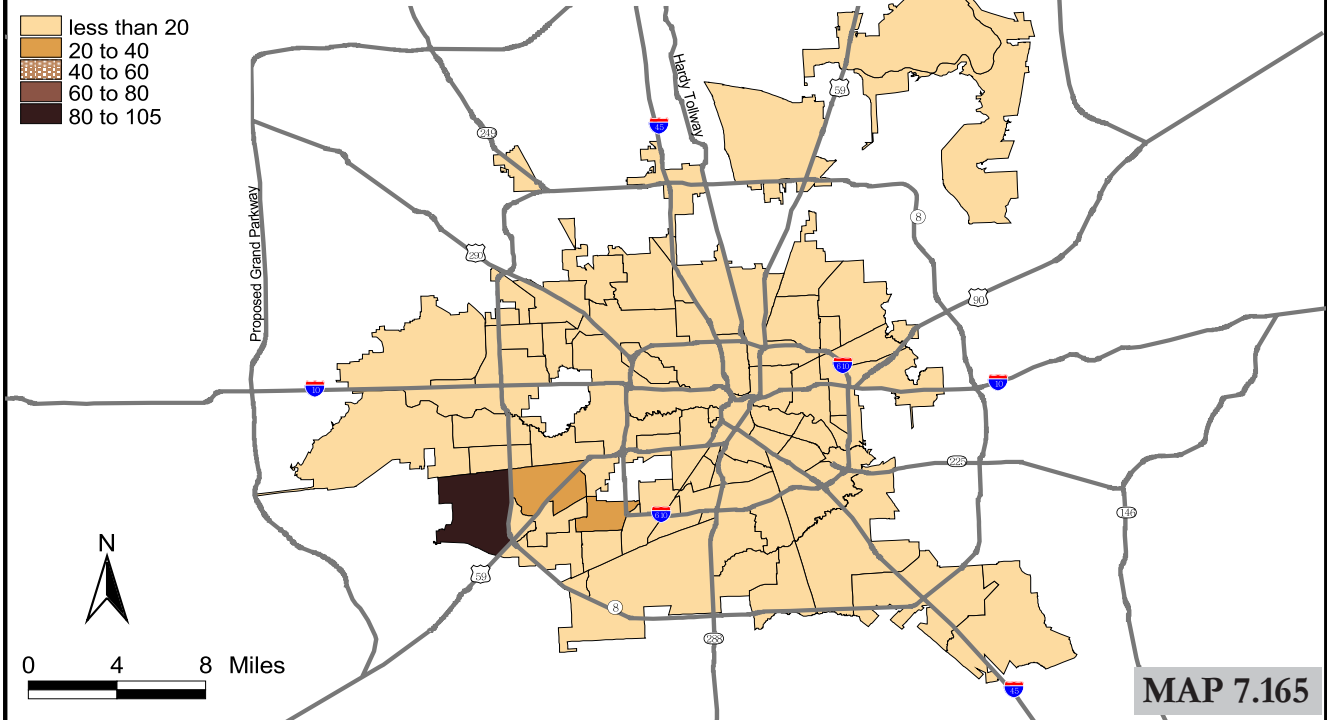
Chapter 7: Housing

Housing Costs: Owner Households

Number of Asian Owner Households with Mortgages Spending over 30% of Income on Homeowner Costs: 2000



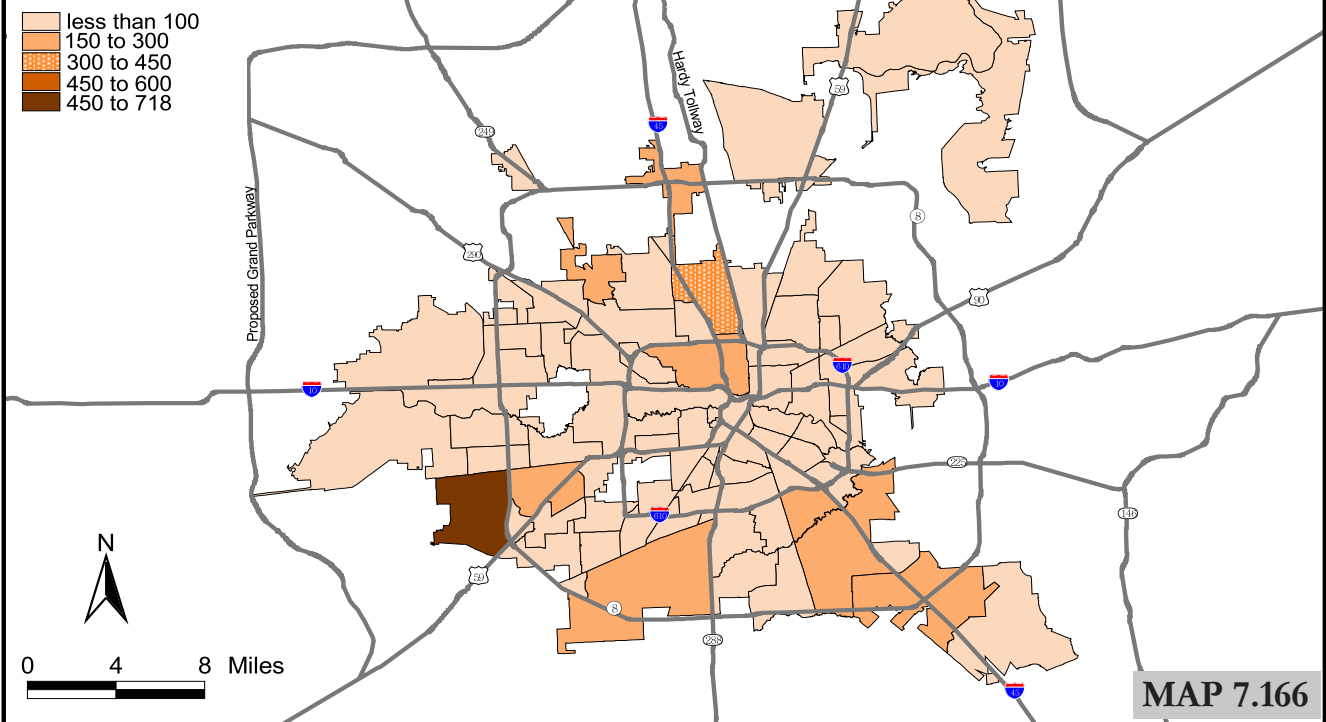
Number of Asian Owner Households without Mortgages Spending over 30% of Income on Homeowner Costs: 2000



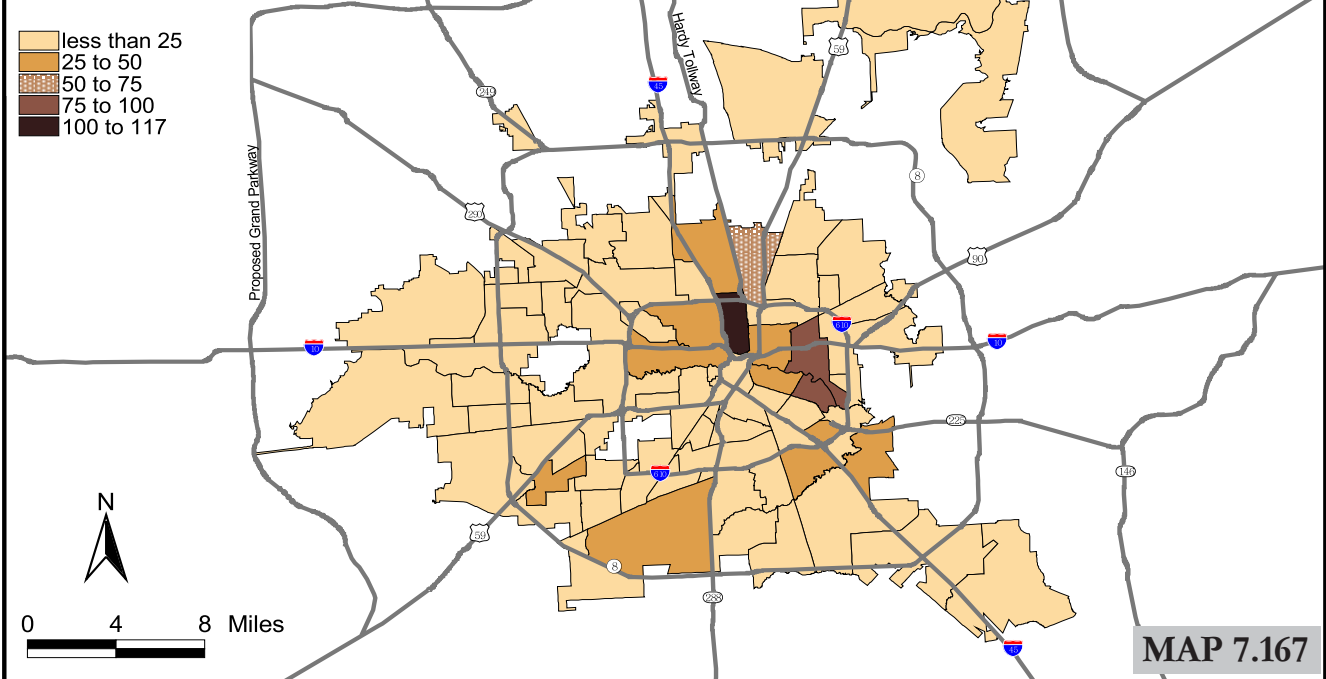
Chapter 7: Housing

Housing Costs: Owner Households

Number of Owner Households of "Other" Race with Mortgages Spending over 30% of Income on Homeowner Costs: 2000



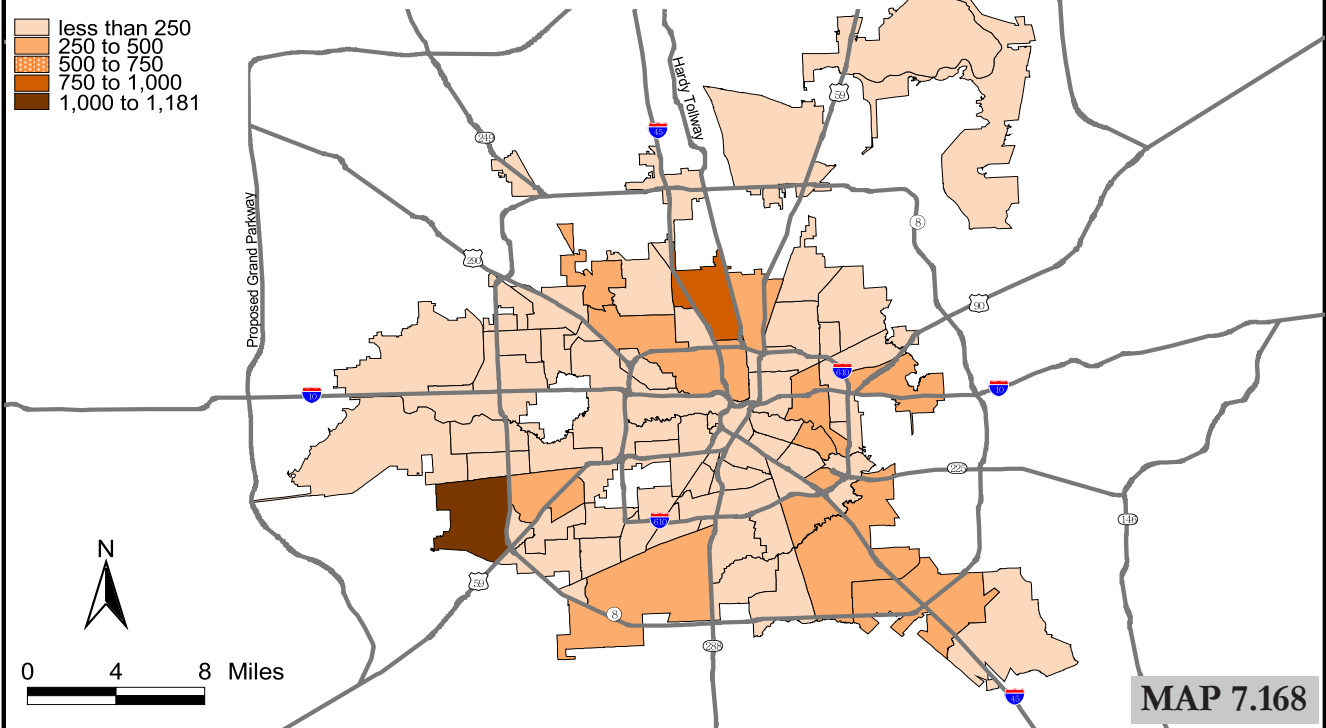
Number of Owner Households of "Other" Race without Mortgages Spending over 30% of Income on Homeowner Costs: 2000



Chapter 7: Housing

Housing Costs: Owner Households

Number of Hispanic Owner Households with Mortgages Spending over 30% of Income on Homeowner Costs: 2000



Number of Hispanic Owner Households without Mortgages Spending over 30% of Income on Homeowner Costs: 2000

